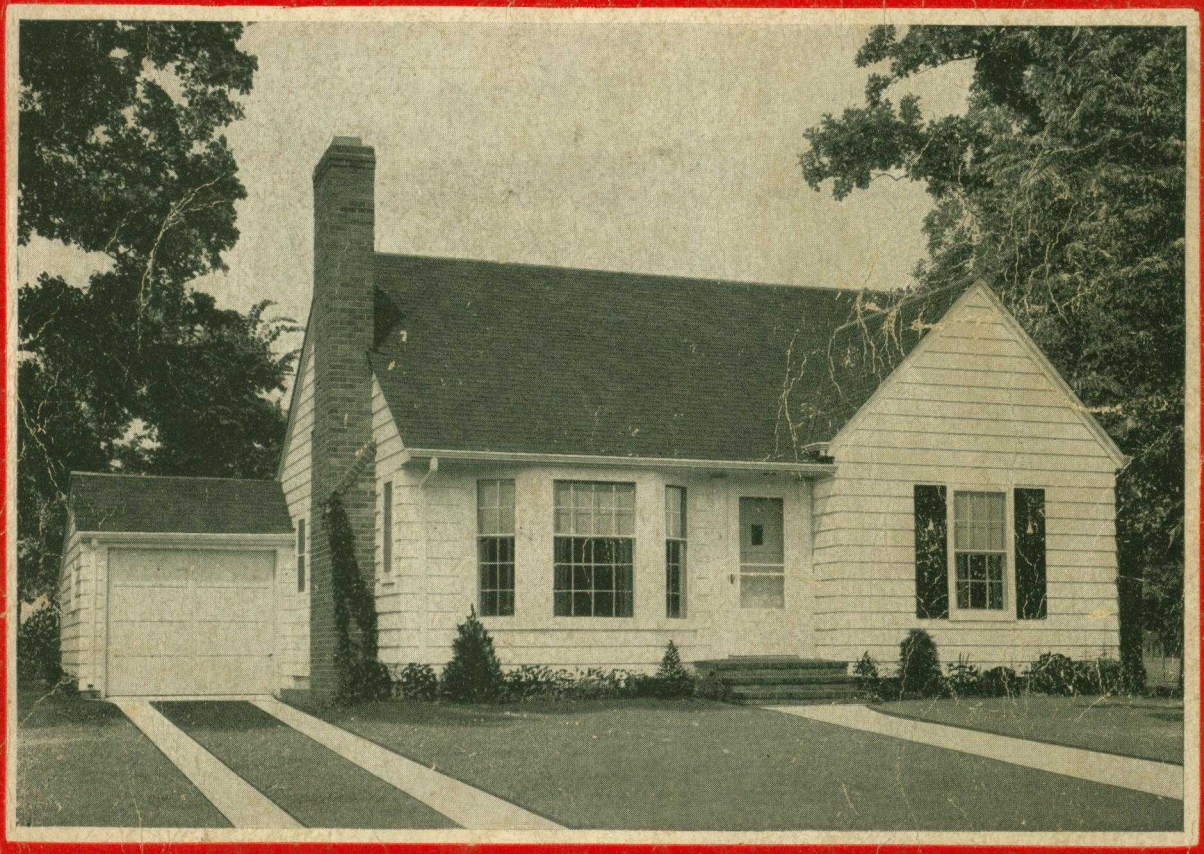
THE BOOK OF 100 HOMES



The HOWARD

McKEESPORT LUMBER CO.

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BOOK I

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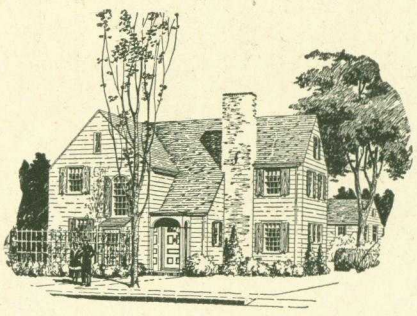

THE FIRST HOME
You Build

THE surest way to get just the kind of a home you want is to build it yourself, or more properly, to have it built to order. Such a home need cost no more than an equally good home built for someone else.

In all probability you have never built before, or at most you have built only once. Your building experience is limited. Ours, which has grown and developed through years of helping people to plan and build their homes, is at your service.

This plan book is the first part of that building service. The hundred homes and plans herein will help you to decide on the style and the size of a house you will build. Page 104 (opposite the back cover) will aid you in deciding how much you can pay for a home.

After selecting the plan best suited to your lot and your ideas, come in and talk to us about it. If the plan needs reversing or if it needs a few minor alterations we can advise you about it. We can offer you still other plans in case you do not find herein exactly the house you want.

We, as your lumber dealer, can furnish on short notice, working blueprints of any house design shown, also the approximate cost of any design illustrated.

Reversed plans can be furnished as readily as regular plans. Minor changes and alterations in plans can be made by the carpenter-contractor on the job without the necessity of a special plan.

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245

THE BOOK OF 100 HOMES

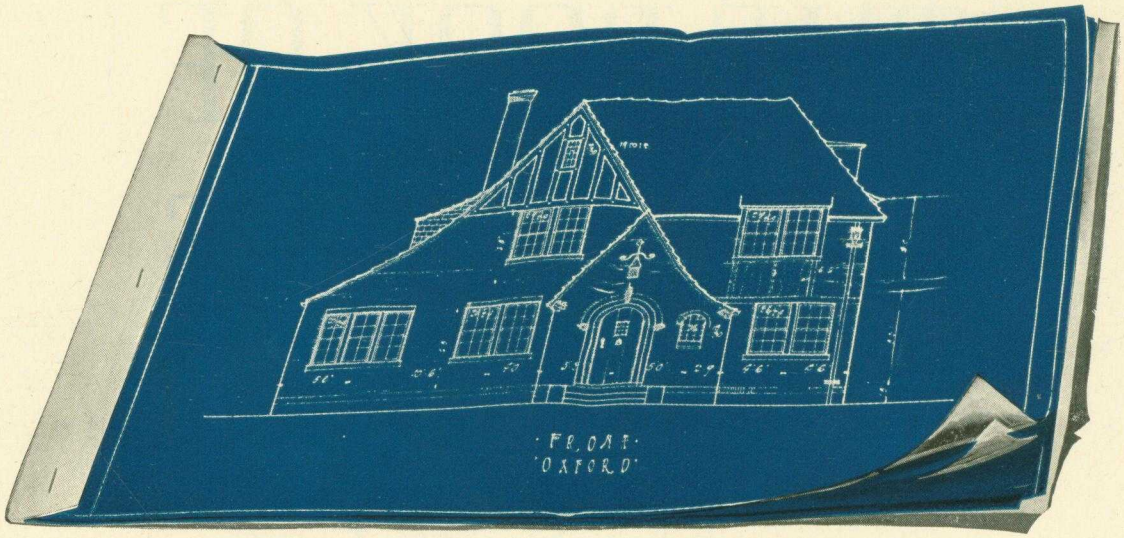
Containing

THE DESIGNS AND FLOOR PLANS OF ONE HUNDRED HOMES

BUNGALOWS · COTTAGES

AND TWO STORY HOMES

PUBLISHERS:
BROWN-BLODGETT COMPANY
University and Wheeler Avenues
St. Paul, Minn.
Zone 4



Good Plans Will Save You Money

In the Building Operations

A MAN once tried to save a half-dollar by not buying a road map for a long automobile trip. The time he lost, the extra gasoline he burned, and the price of night's lodging and meals in a small town cost him many times the price of the map.

To build a house without a complete set of working plans is the same kind of false economy. If plans are not complete to start with, extras and changes become necessary. Lumber, plumbing and other materials may be wasted, to say nothing of many hours of workmen's time. But that is not all. Without definite plans and specifications at the outset, there is too much chance for faulty construction, also a chance for serious misunderstanding between the builder of the home and his contractor.

In the Finished House

The finished house should combine many important elements: beauty of design, an attractive interior, economy of space, low cost of upkeep, and all possible convenience and living comfort.

If the house is not right when finished, it isn't as desirable to live in, and the owner will tire of its general appearance when the newness wears off. It may not be comfortable, or its poor arrangement may make housekeeping unduly hard. A business opportunity may call the owner to another city. Ill health in the family may call for a different climate. Some other unforseen emergency may cause the family to move out. If the house is not planned right, it may be extremely hard to rent or sell, and it will probably bring several hundred dollars less than it should, all for the lack of a set of good building plans and blueprints. A good set of specifications accompanying the blueprints must always be made out, constituting a binding contract between home-owner and builder.

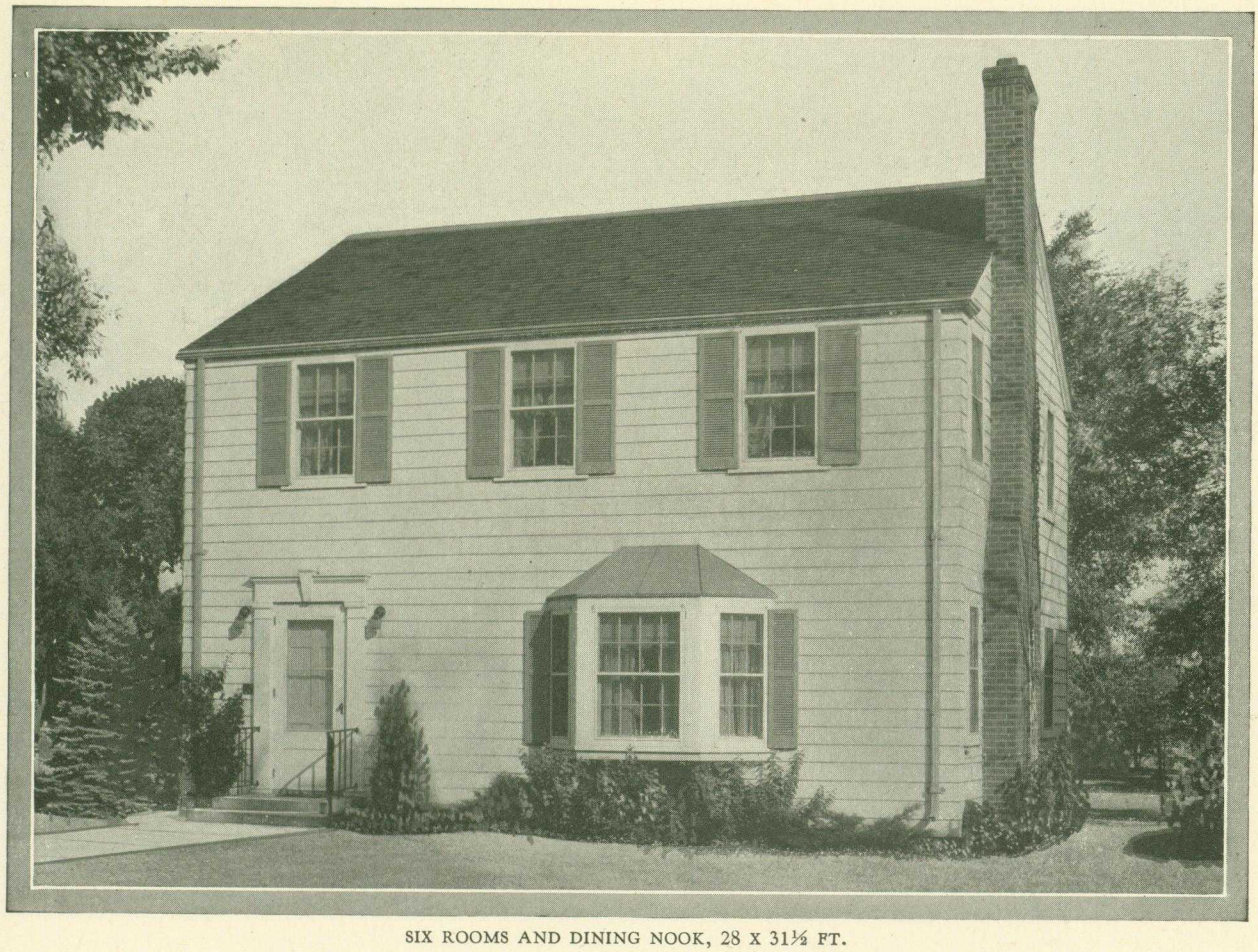
Changes Can Be Made

You may not find just the right house for your lot in this book. If the sunroom would be on the north side, or some other feature misplaced, the plans can be reversed. If the house of your favorite design is finished in stucco and you prefer wood siding or brick veneer, that can readily be changed.

A change in the shape of the house such as making it narrower to fit the lot or changing the pitch of the roof might spoil the whole design; it should not be attempted. A different plan should be selected.

Some minor alterations can be made by the contractor, such as changing a non-bearing partition or the position of a door, but these should be made on the blueprint before building operations begin.

After selecting your plan, we invite you to consult our building service department. Being intimately acquainted with home building problems we can give you many practical and helpful suggestions. We can talk over the various materials that you will want to know more about before you go ahead.



SIX ROOMS AND DINING NOOK, 28 X 31½ FT.

The BANCROFT

RED cedar shingles, painted white is the architect's conception of this attractive American Colonial house, but clapboards may be used if preferred.

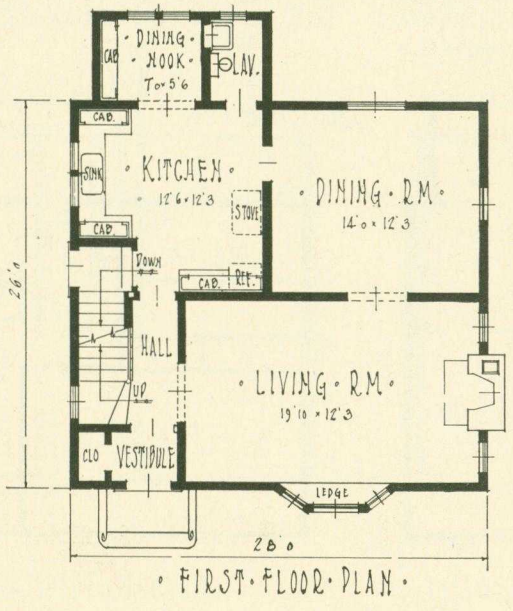
The large living room across the front of the house, with artistic bay window, and iron rail at entrance, offer refreshing novelty. The red brick chimney on the outside adds a note of harmony. Green shutters and roof are suggested.

The dining room is unusually roomy and the dining nook where the informal family meals will be mostly served has a cabinet in reach of the table. A passage way from kitchen to front hall helps make this an ideal house in which to work. The downstairs lavatory, out of the way, is a convenience which will be appreciated.

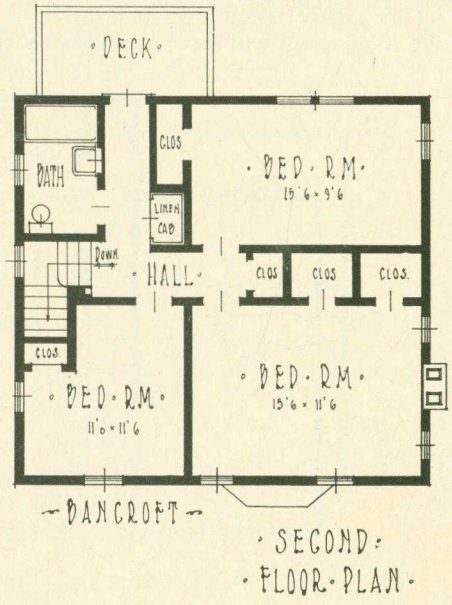
The three bedrooms on second floor are of ample size with roomy closets. The airing deck at rear is a feature which is popular with homebuilders.

Because of its square shape and compact arrangement this is an economical home to build.

[23,100 CUBIC FEET]

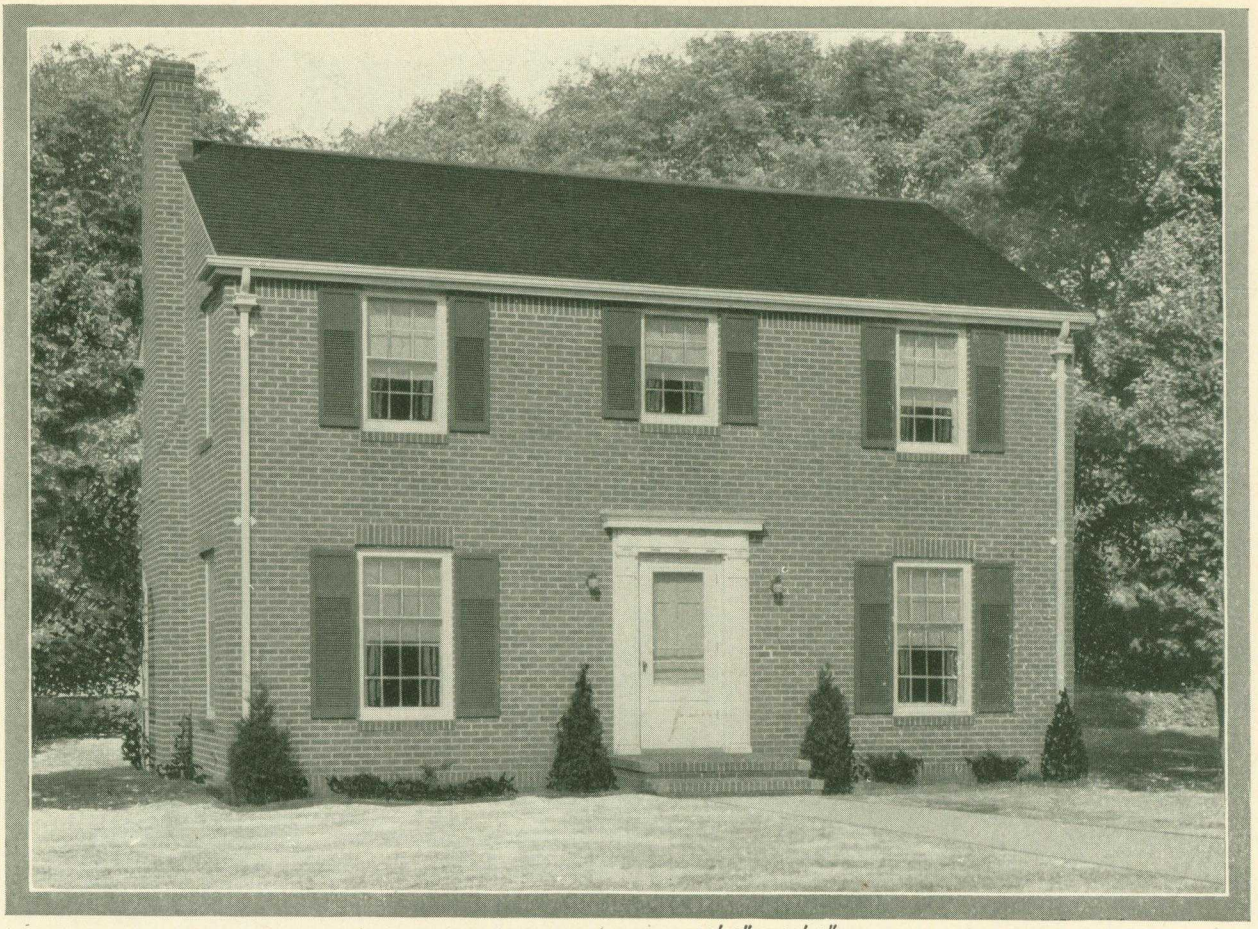


FIRST FLOOR PLAN



BANCROFT

SECOND FLOOR PLAN

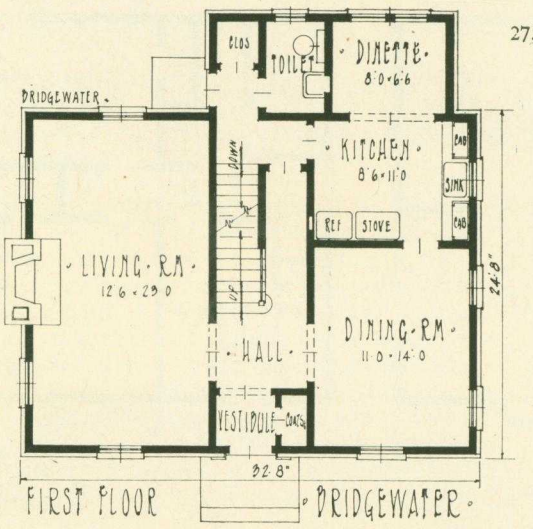


SIX AND ONE-HALF ROOMS, 32′ 8″ x 24′ 8″

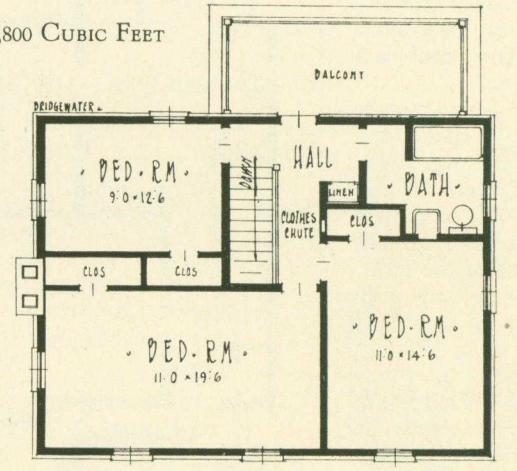
The BRIDGEWATER

THE home builder who inclines to a brick house will find much to admire in this house of colonial character. It can also be finished with siding or shingles with good effect. Simplicity is the keynote of this design, outwardly, and convenience of its floor plan. We have here a living room of ample size, which is one of the highly desirable features in a home. The dinette off the kitchen will serve conveniently the needs of a family requiring three bedrooms, and the dining room will serve special occasions of entertaining. The downstairs lavatory adds greatly to the step-saving features of this home. The vestibule and hall shield all downstairs from chills arising from a front door in cold weather. This plan, with these and other special features, is worthy of thorough study.

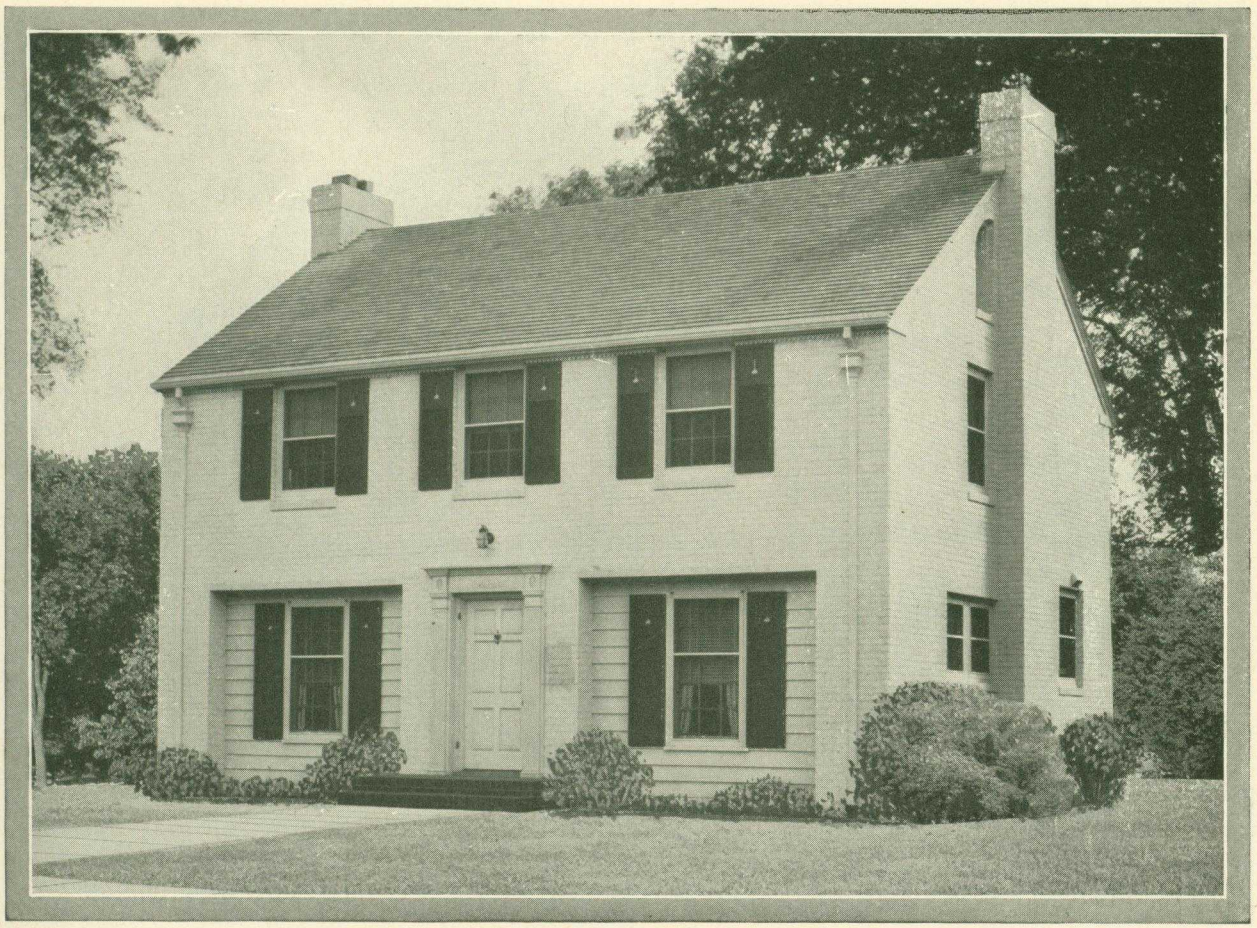
27,800 CUBIC FEET



FIRST FLOOR · BRIDGEWATER ·



· SECOND FLOOR PLAN ·

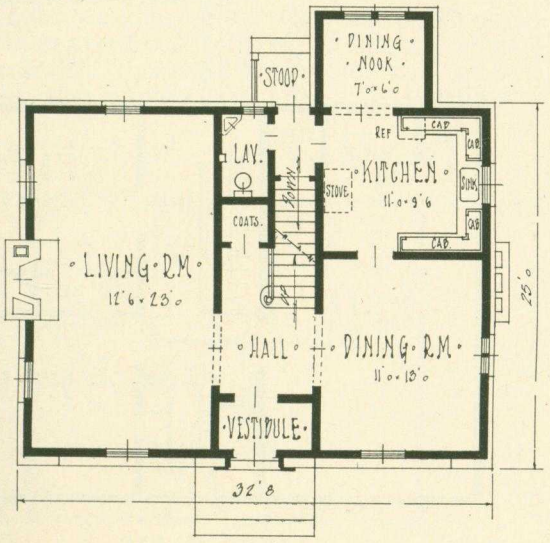


SIX ROOMS AND DINING NOOK, 32⅜ X 31 FT.

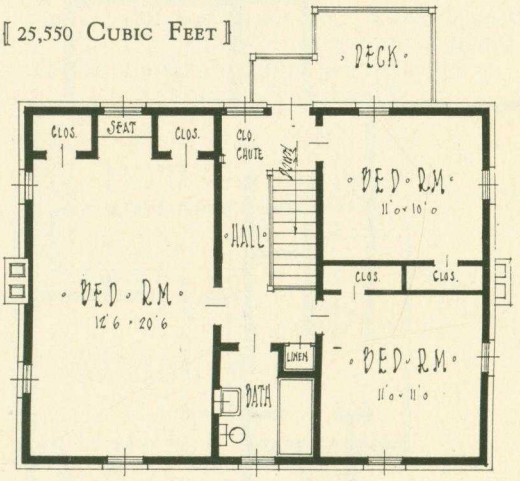
The SHERIDAN

SOME of the country's most beautiful homes are veneered with common brick, painted white. In time, as the white paint is weathered and the color of the brick shows through in spots, an impression of honorable age is given off. The slightly recessed front windows present a most pleasing effect. The living room with open fireplace and windows on three sides, lets in an abundance of light and air, with ample space for furniture. Dining room is on the opposite side of hall. Dining nook is off the kitchen. Lavatory opens from the rear hall. These are desirable results of skillful planning. Upstairs are well arranged bedrooms, good sized bath room, airing deck and ample closet space. All combine to make an ideal home for the small family.

[25,550 CUBIC FEET]

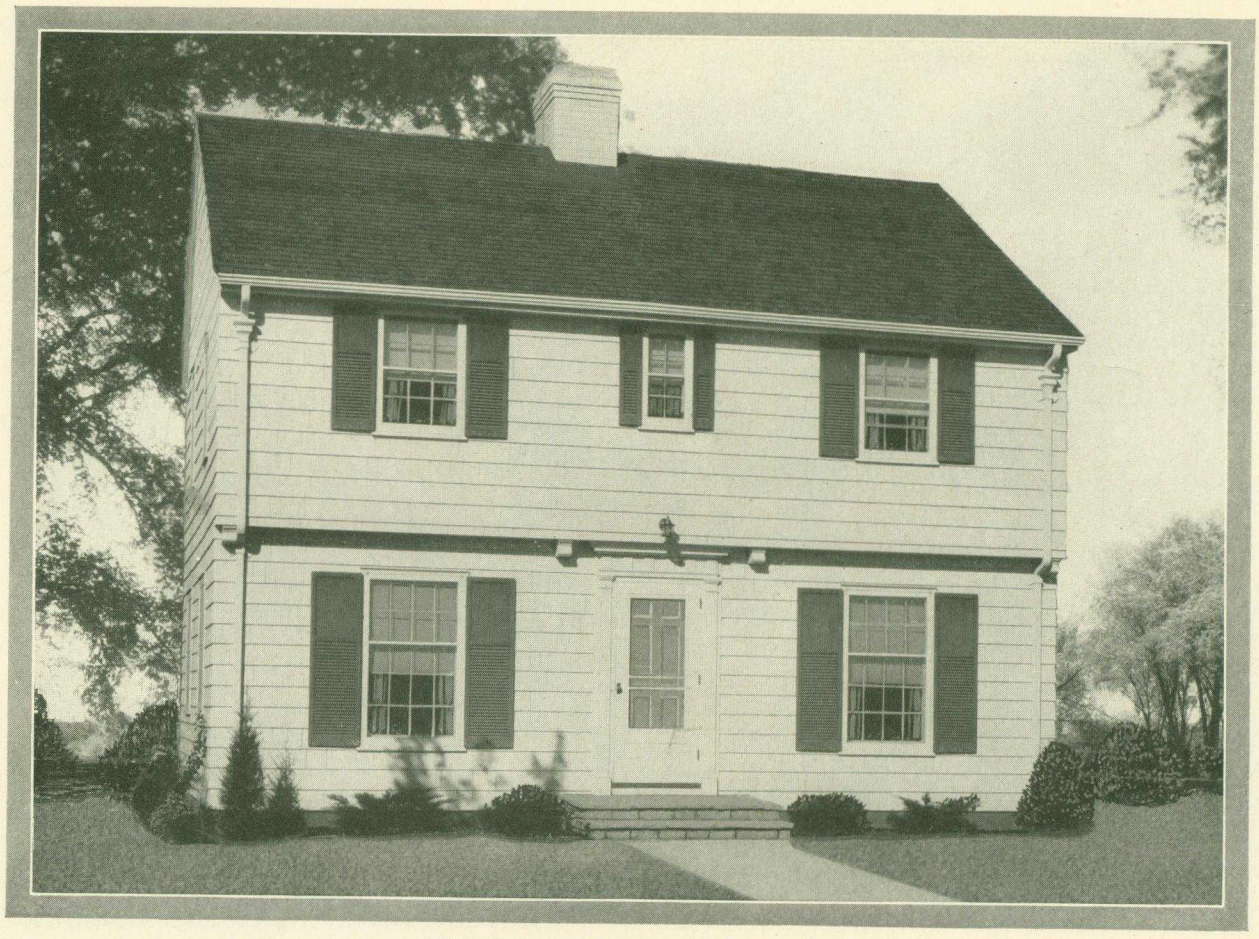


FIRST FLOOR PLAN



SECOND FLOOR PLAN

SHERIDAN



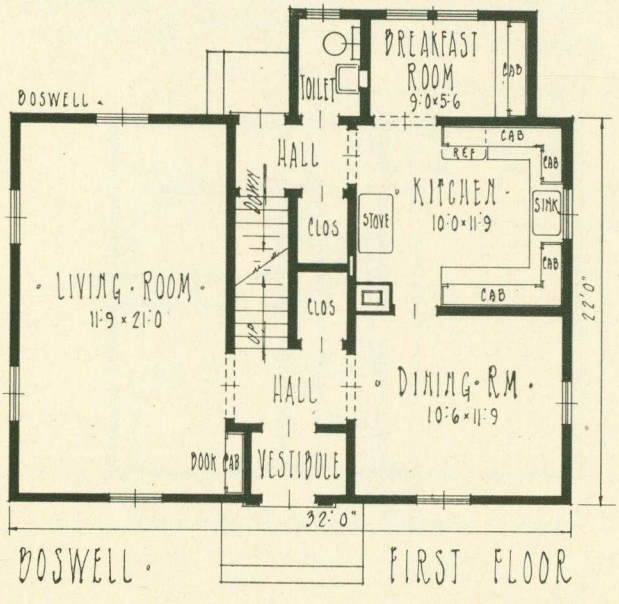
SIX AND ONE-HALF ROOMS, 32 X 22 FEET.

The BOSWELL

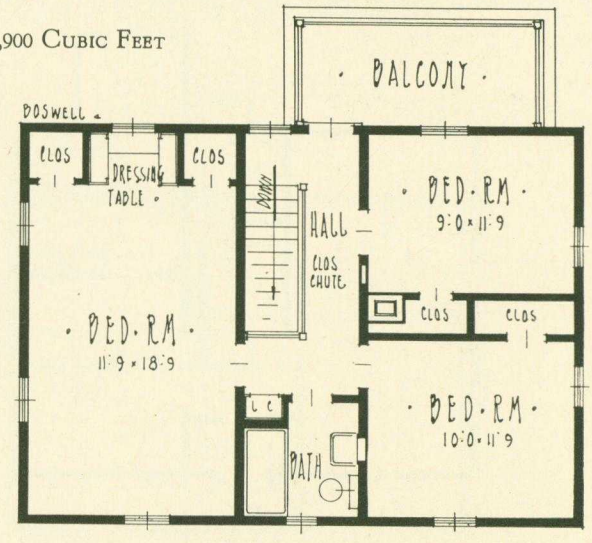
THIS ATTRACTIVE house in the Colonial style will grace almost any neighborhood. With upstairs work done in the morning there will be little stair climbing during the day. It is distinctly step saving with lavatory and breakfast room at hand conveniently. The latter will accommodate a good sized family.

A distinctive feature of both floors is the extra amount of closet space. Owner's bedroom has three exposures to light and air. Plan adds conviction to the resolve to "rent" no longer. Exterior lends itself to landscaping. Shingled sides add special charm, but of course siding may be used if preferred.

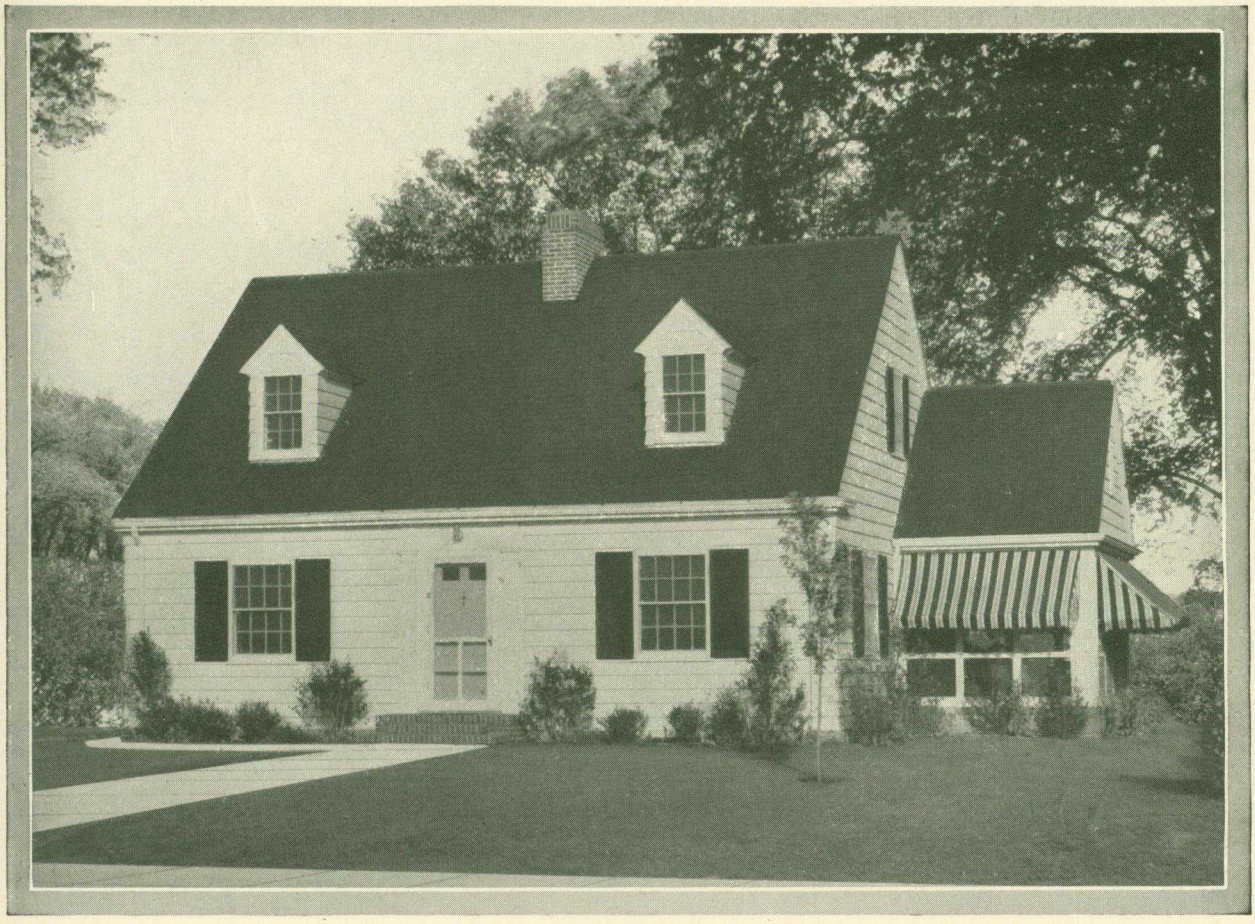
21,900 CUBIC FEET



BOSWELL · FIRST FLOOR



· SECOND·FLOOR ·



SIX ROOMS, 32 X 26 FT.

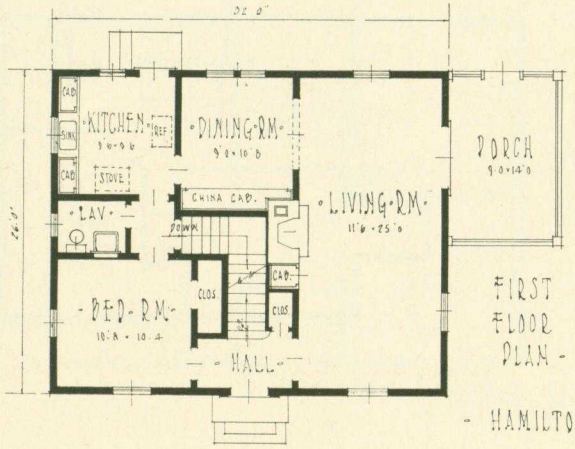
The HAMILTON

A POPULAR feature of this house is the large living room, 11′6″ x 25′, where most "living" space is usually required. This room opens onto a large porch, which looks out upon the garden, and also toward the front lawn and street. It is set back toward the rear, thus achieving greater privacy.

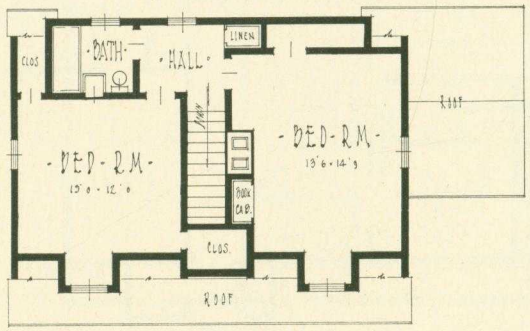
If the two bedrooms on the second floor are all that are needed the room at the left of central hall may be used for other purposes. For instance, the elders may seek quiet there while giving over the living room for the entertainment of the young people's guests, or it may be used for a study room for students. The down-stairs lavatory is a convenience which will be much appreciated.

The exterior has an inviting, homey appearance. Weathered shingle treatment for the roof is suggested by the design. An economical home to build.

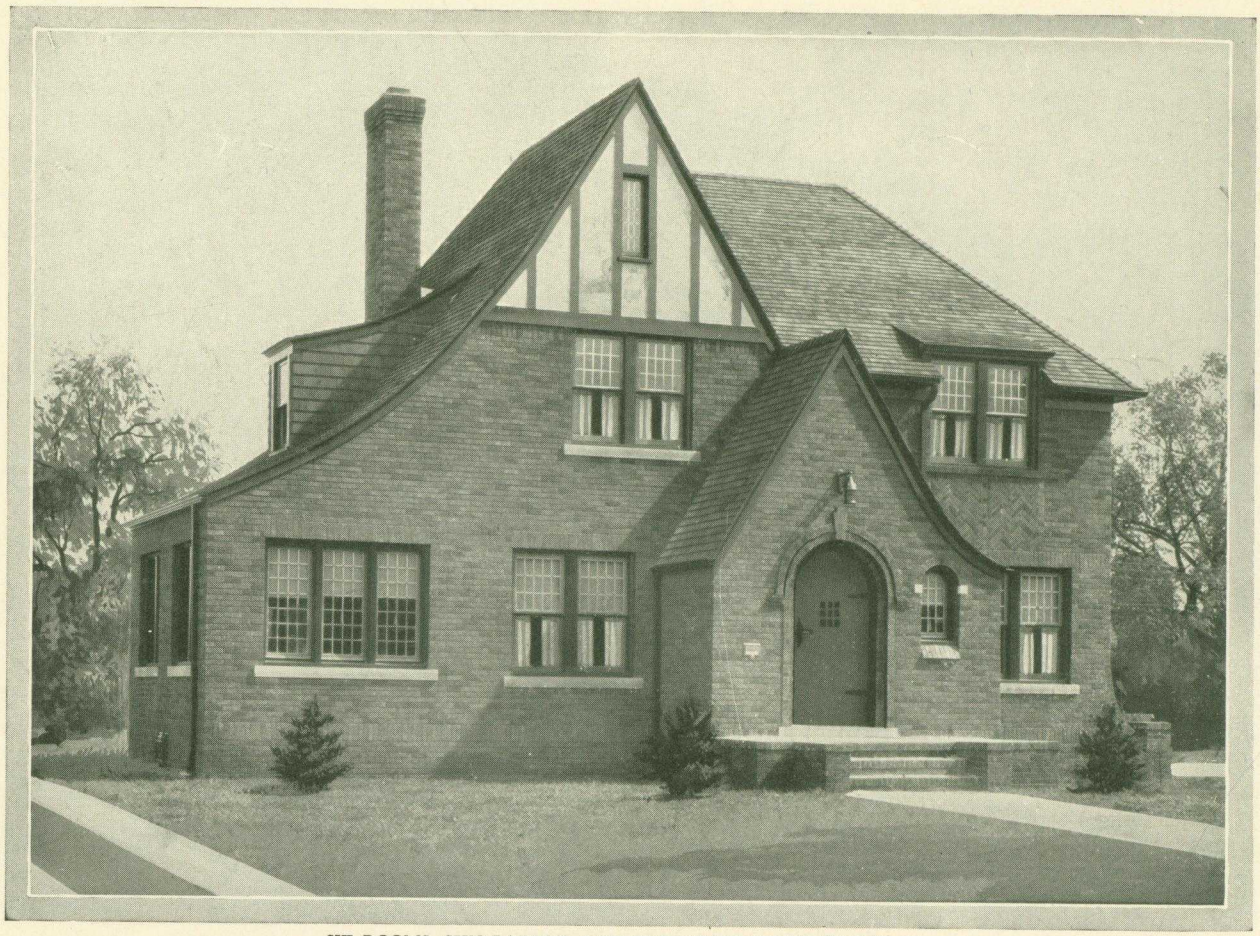
[24,100 CUBIC FEET]



- HAMILTON -



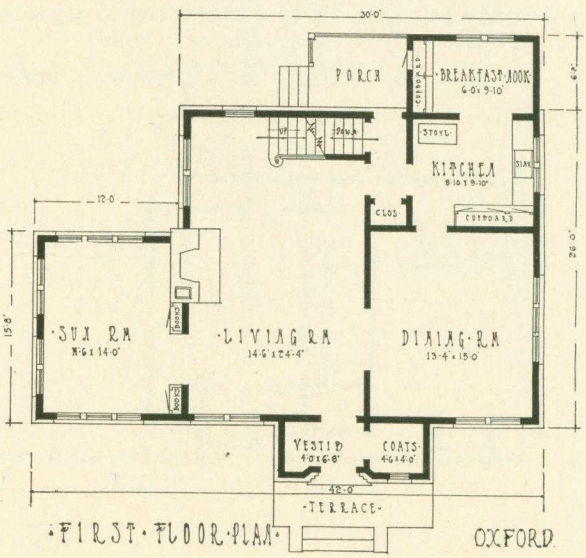
- SECOND-FLOOR-PLAN -



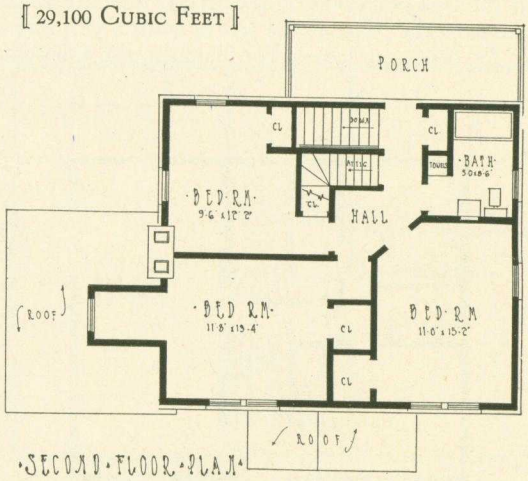
SIX ROOMS, SUN PARLOR AND BREAKFAST NOOK, 30 X 26 FT.

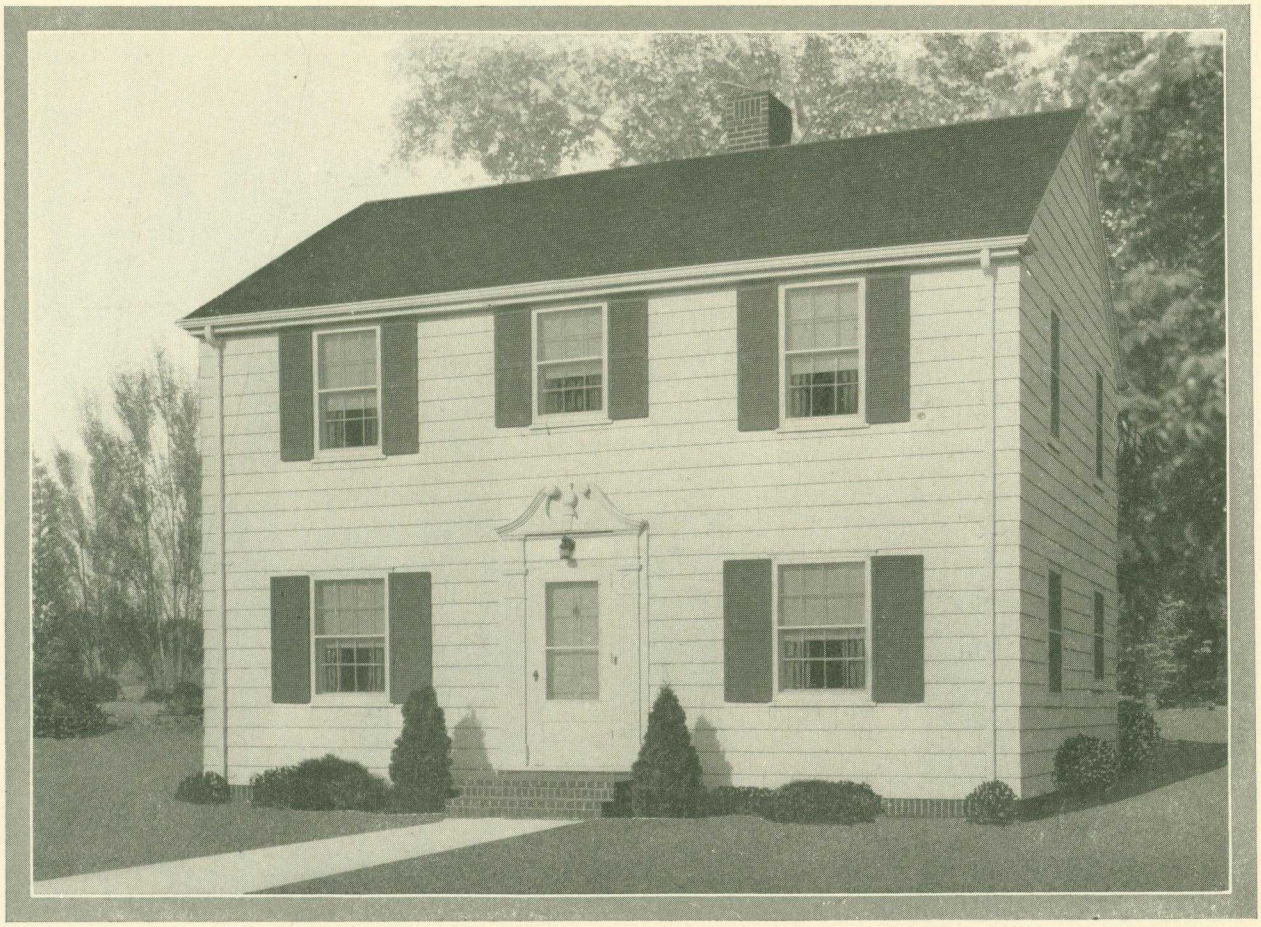
The OXFORD

THE exterior of this home, with its brick veneer finish and low sweeping gables, has an atmosphere of sturdiness that will wear well. Allowing for a side drive, the frontage should be sixty feet. With a rear entrance to garage, the house could be built on a fifty foot lot. The vestibule entrance has a generous coat closet. The living room, with double light exposure, and a friendly fireplace, lends a homelike atmosphere. The sun room is always a place to enjoy a good book, music or radio. The kitchen has access from both living room and dining room. The dining nook, too, saves the housewife many steps. The kitchen is conveniently arranged, light and attractive. The three bedrooms have ample closet space and cross ventilation.



[29,100 CUBIC FEET]



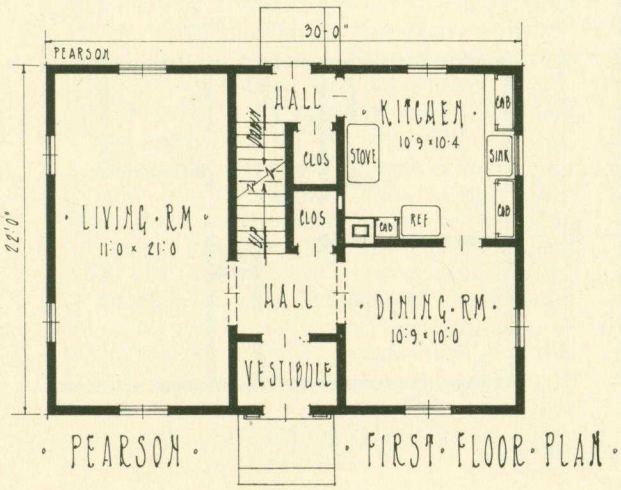


SIX ROOMS, 30 X 22 FT.

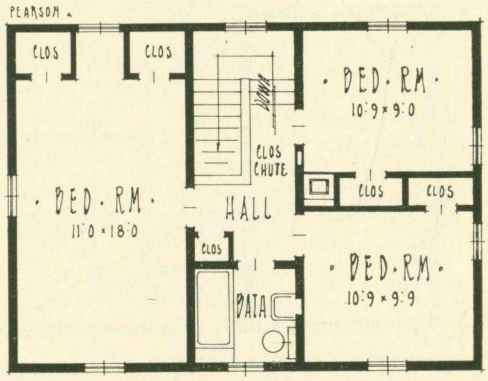
The PEARSON

THE American Colonial design has endured for more than a century because of its simplicity and dignity. A rectangular house, without ells and extensions, economizes money that can be used in adding conveniences. The living room has ventilation and sunlight from three sides. The entrance hall, with coat closet, and rear hall, also with closet, are interesting features. The owner's bedroom on second floor, with three-way ventilation, has space for distribution of furniture, for dressing, and as a sitting room. A colonial entrance, and window blinds add color. The low roof makes the house settle into the landscape, and contributes to its charm.

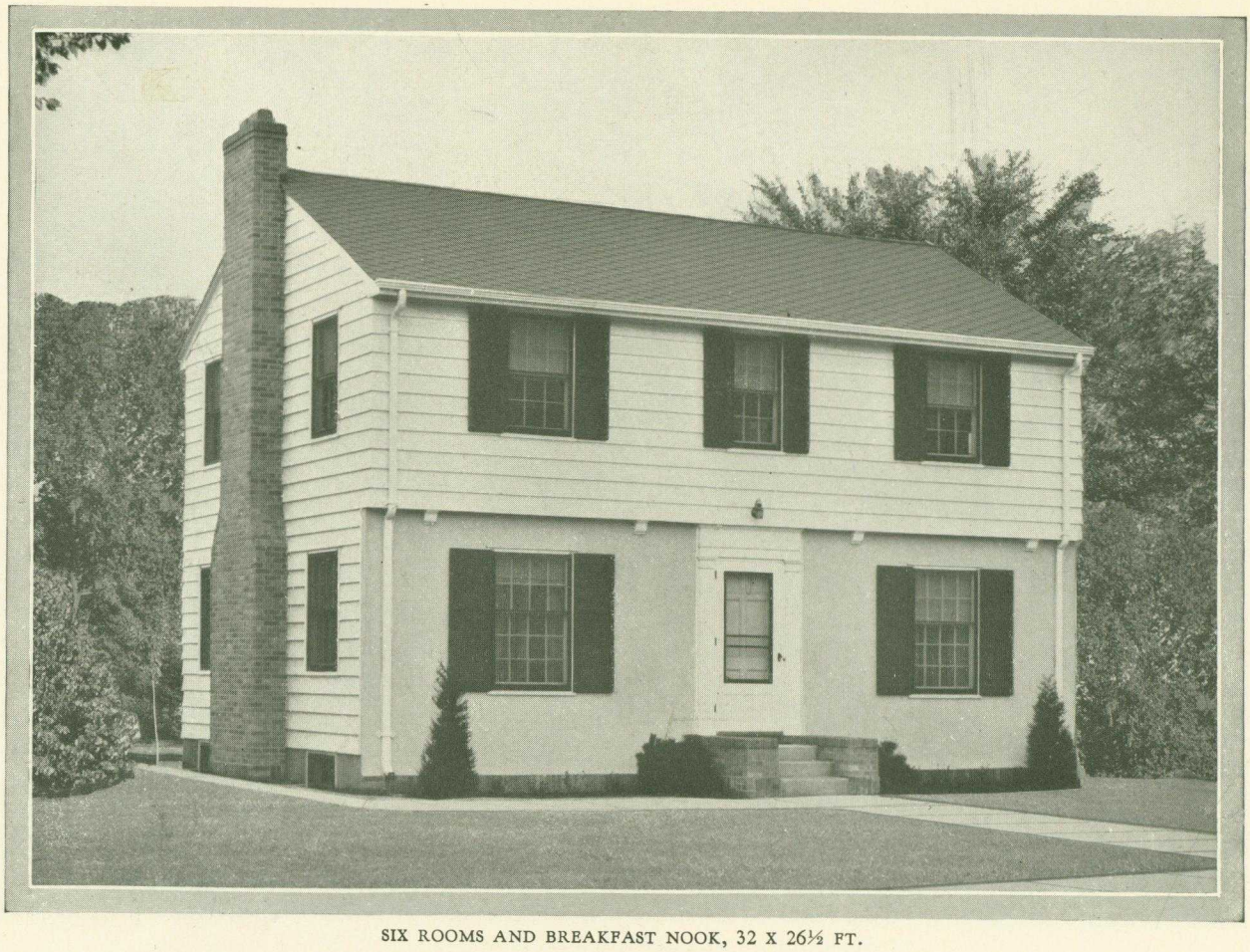
[19,800 CUBIC FEET]



· PEARSON · FIRST · FLOOR · PLAN ·



· SECOND · FLOOR · PLAN ·



SIX ROOMS AND BREAKFAST NOOK, 32 X 26½ FT.

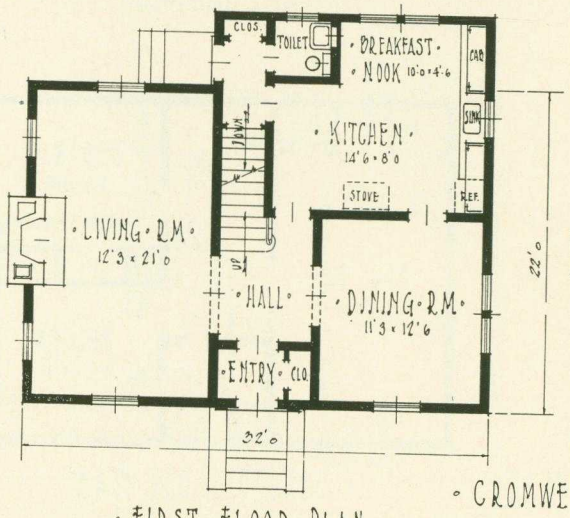
The CROMWELL

THIS American Colonial home has a pleasing exterior combination of stucco and siding. The central hall looks on the left through an archway into a commodious, well lighted living room, and on the right through an archway into a dining room of comfortable size.

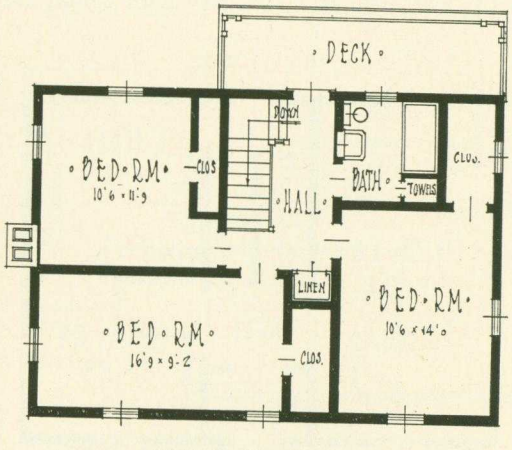
The large breakfast nook is placed conveniently so that many steps will be saved in serving meals. There is a short-cut from kitchen to front hall, and a lavatory off the rear hall. The owner's bedroom on second floor is of adequate size and each room has a large closet. The airing deck in the rear is an excellent feature. The bath room has a towel closet and the linen closet is well placed and of good size.

Special study has been given, in planning this house, to provide maximum conveniences for moderate cost.

[22,500 CUBIC FEET]

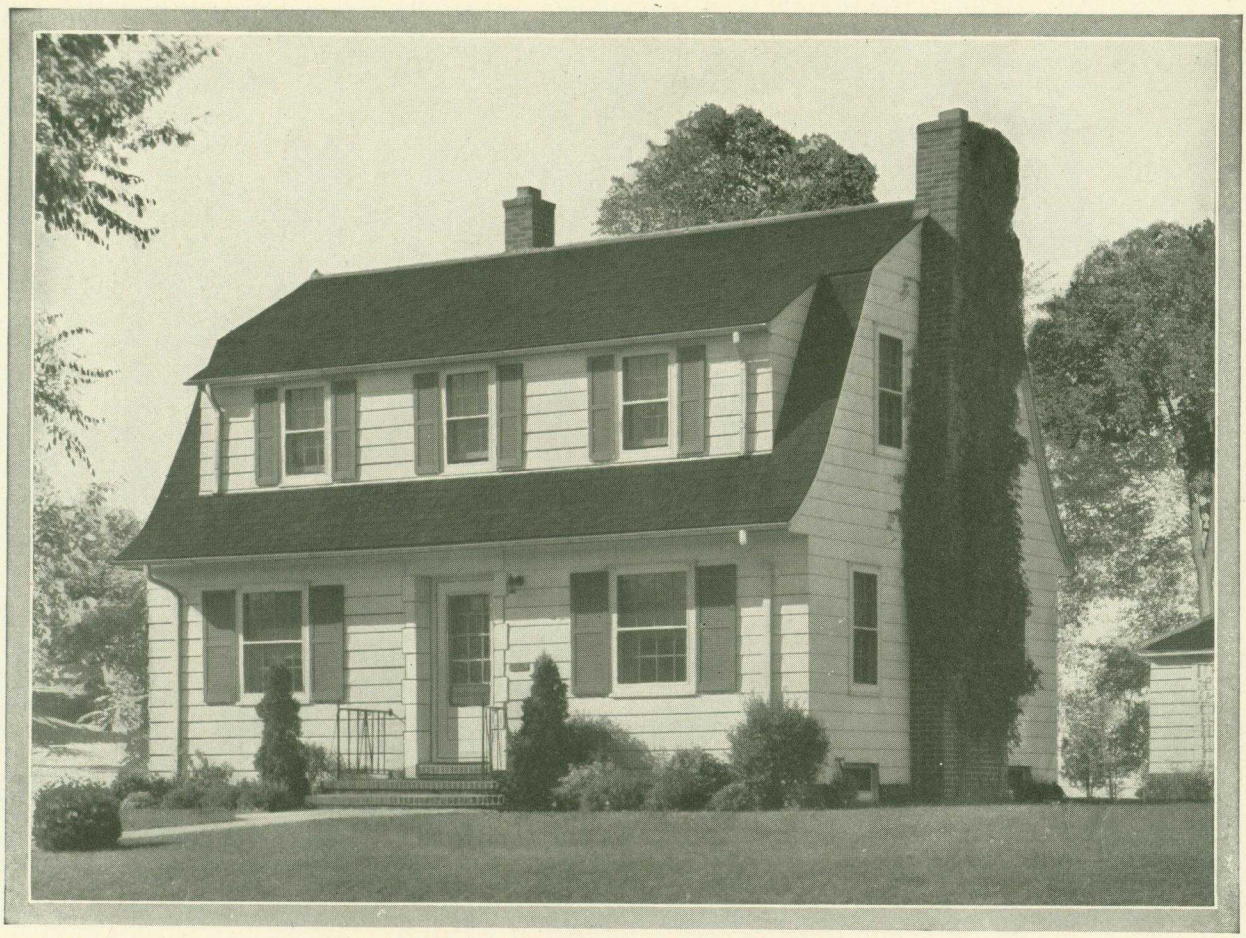


FIRST FLOOR PLAN



SECOND FLOOR PLAN

CROMWELL



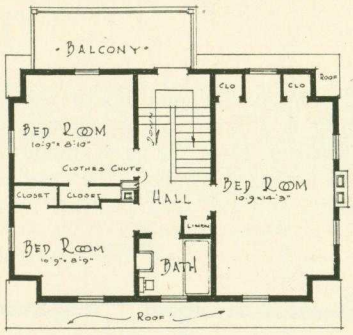
SIX ROOMS AND BREAKFAST NOOK, 30 X 22 FT.

The VANDERBILT

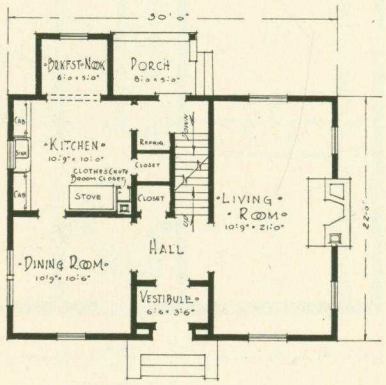
THE Dutch Colonial style fits any urban location, and usually offers a pleasing contrast with neighboring homes. Notice that the living room has three exposures, and, of course, the fireplace, which adds so much to family enjoyment. Breakfast nook and rear porch do not intrude on space in this compact, economical-to-build home, and make possible a useful balcony on second floor. Liberal closet space is a feature of this house,—something too often overlooked in small homes. Note the special arrangement in main bedroom which allows of a window in rear, between closets, giving three way ventilation in this room.

The exterior may be of shingles or siding, and shingles may be stained white, or grey with white trim, shutters being stained or painted in harmony. Or, a green roof and shutters, against white walls will compose a perfect picture of the true Dutch Colonial architecture. The exterior chimney, which may be vine-covered, adds to the appearance and economizes on interior space.

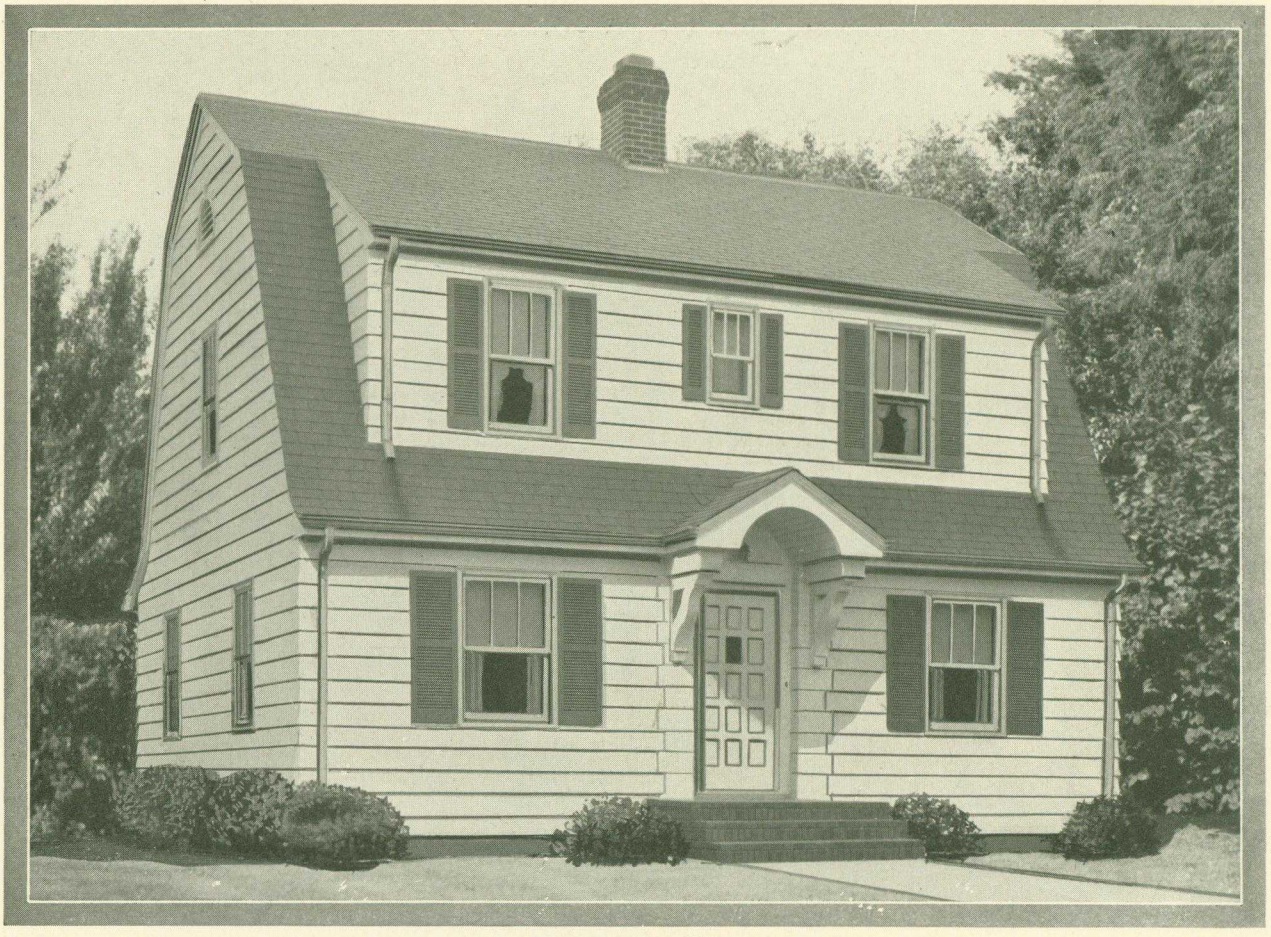
This design is commended as one which will suit the bank account of the builder who wants good style and enduring design at minimum outlay. ⟦ 19,900 CUBIC FEET ⟧



SECOND FLOOR PLAN



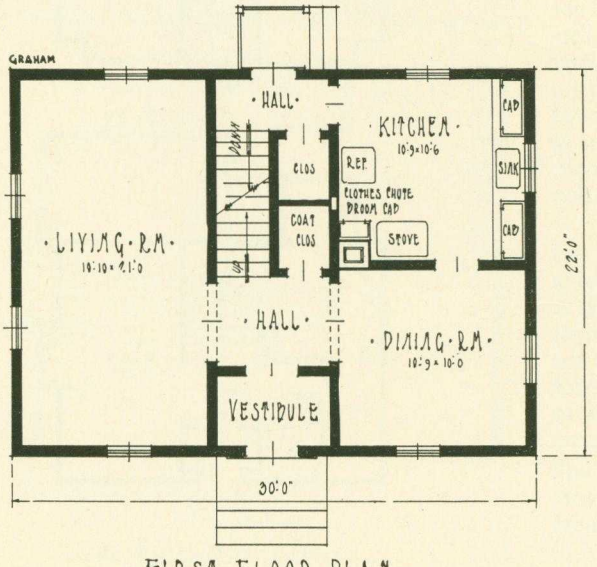
FIRST FLOOR PLAN
VANDERBILT



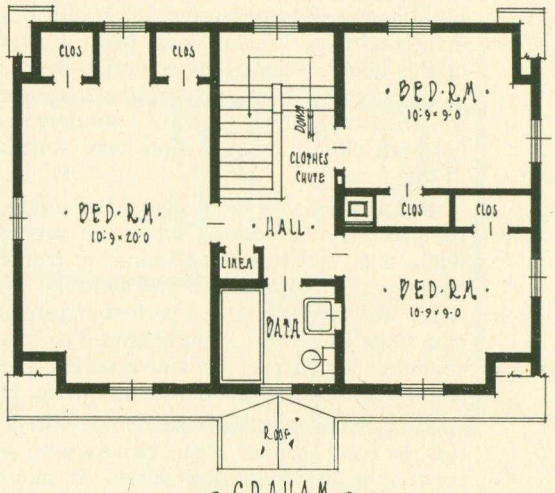
SIX ROOMS, 30 X 22 FT.

The GRAHAM

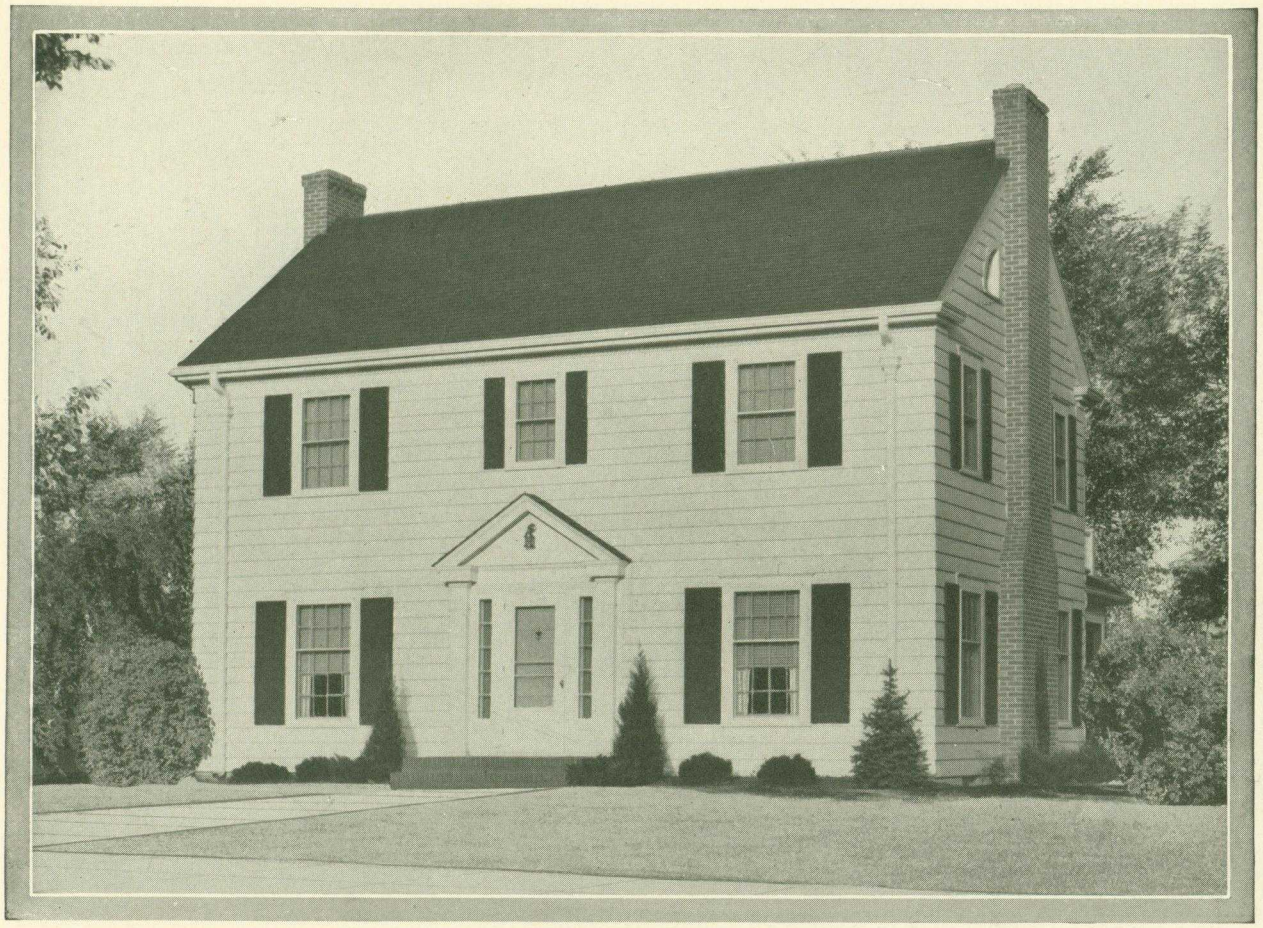
THIS Dutch Colonial house for a medium size family is a houseful of conveniences and interesting features. Note the large amount of closet room, the well arranged kitchen, the inside vestibule and hall closet; and the well planned second floor. The arches between hall and living and dining rooms give an impression of spaciousness. Indeed, the house has much more room than would be suspected from looking at the outside. It is practical, economical and livable because of its simplicity. ⟦17,800 CUBIC FEET⟧



- FIRST-FLOOR-PLAN -



- GRAHAM -
- SECOND-FLOOR-PLAN -



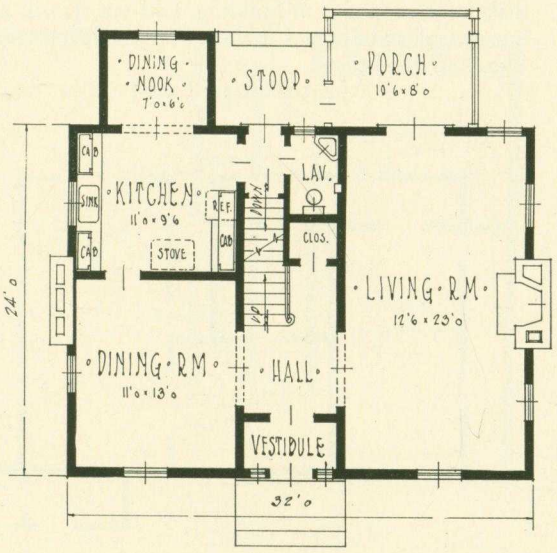
SEVEN ROOMS AND DINING NOOK, 32 X 30 FT.

The RIDGEWOOD

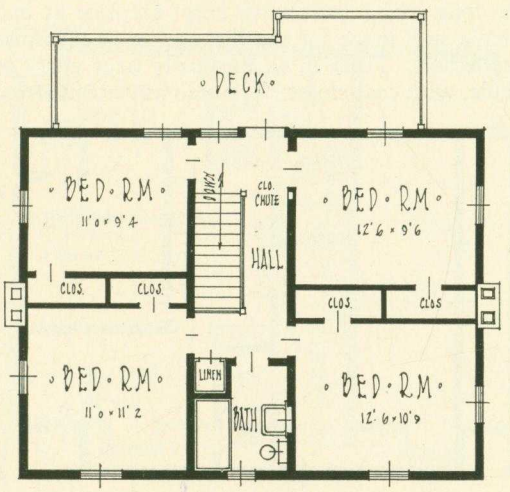
SURPRISES are due for the visitor who enters this American Colonial home for the first time. Upstairs, four bedrooms and bath are well arranged.

The downstairs is designed for convenient housekeeping and comfort. Kitchen has ample cupboards. Working space is planned to save steps. Lavatory saves stair-climbing. Dining nook serves family on ordinary occasions. Porch makes a desirable living room in summer. Can be built at reasonable cost.

[24,000 CUBIC FEET]

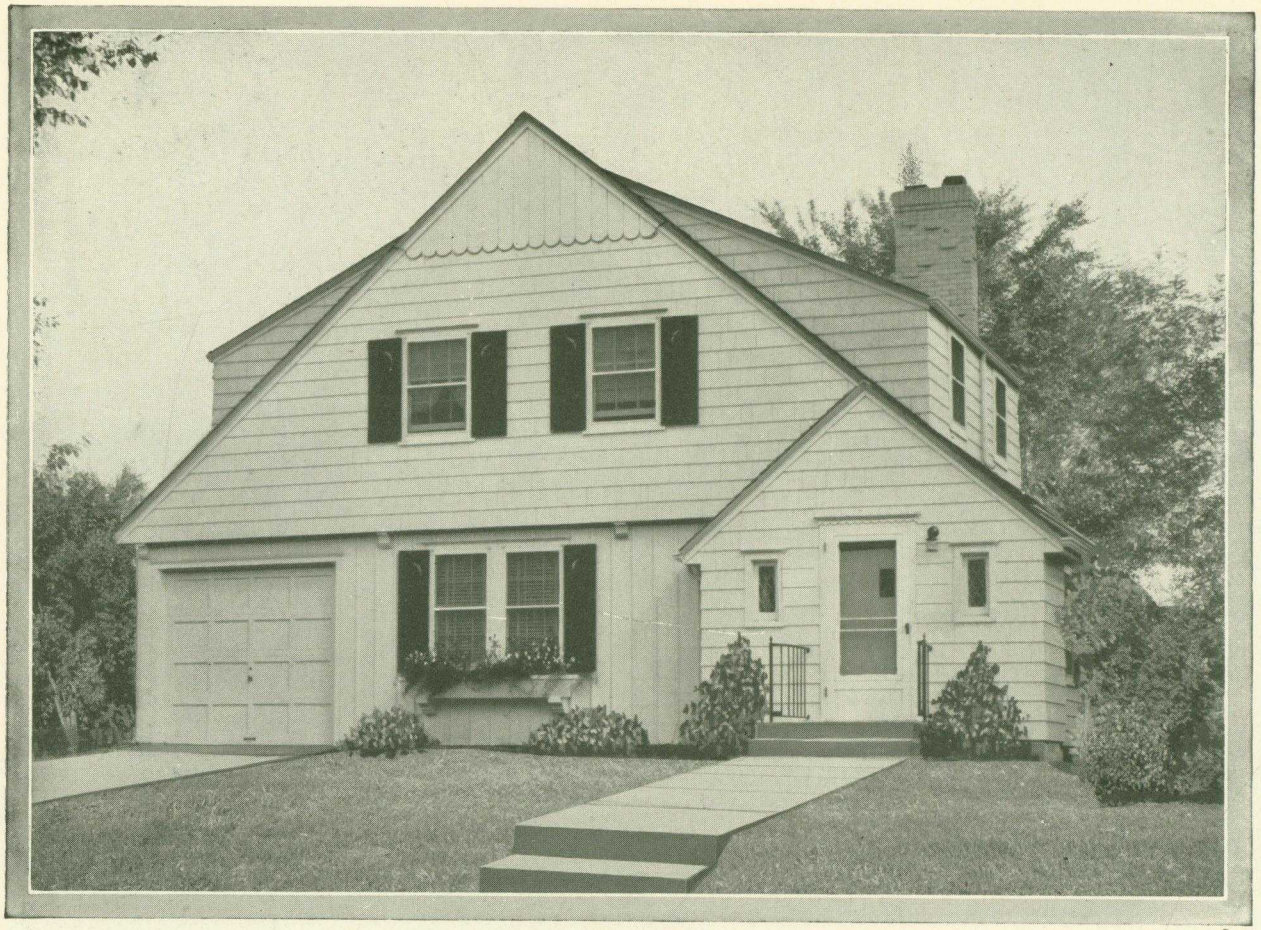


FIRST FLOOR PLAN



SECOND FLOOR PLAN

RIDGEWOOD



SIX ROOMS AND GARAGE, 36 X 24 FT.

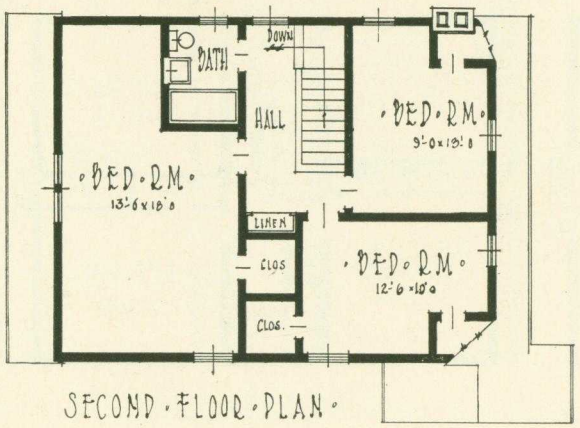
The ALCOTT

THERE are some novel features in this house which give it an individuality. The exterior walls are a combination of shingles and vertical batten siding. The garage, entered from the kitchen, is large enough for garden tools, lawn mower, etc., besides the car.

The long living room with cozy fireplace at end has ample wall space for the disposition of furniture and bookcases. There is an unusually large entry or vestibule, with coat closet. The stairway arising from the living room is another novel feature. On the second floor the master's bedroom is unusually large, with three exposures, assuring good ventilation, and coolness in summer.

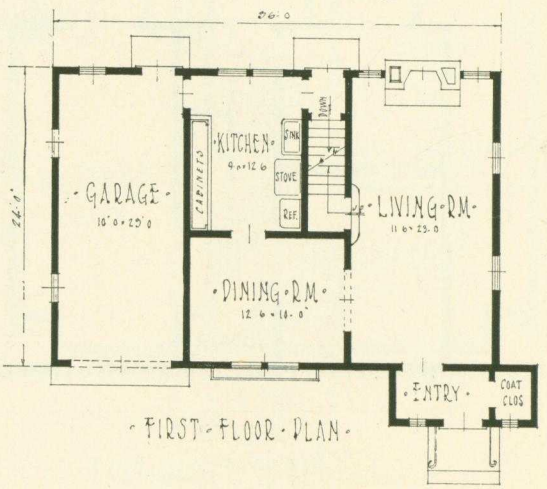
This house has the simplicity of design which makes for economy in building, and yet it will stand out in a block of homes as one of originality, attractive lines and good taste.

[25,900 CUBIC FEET]

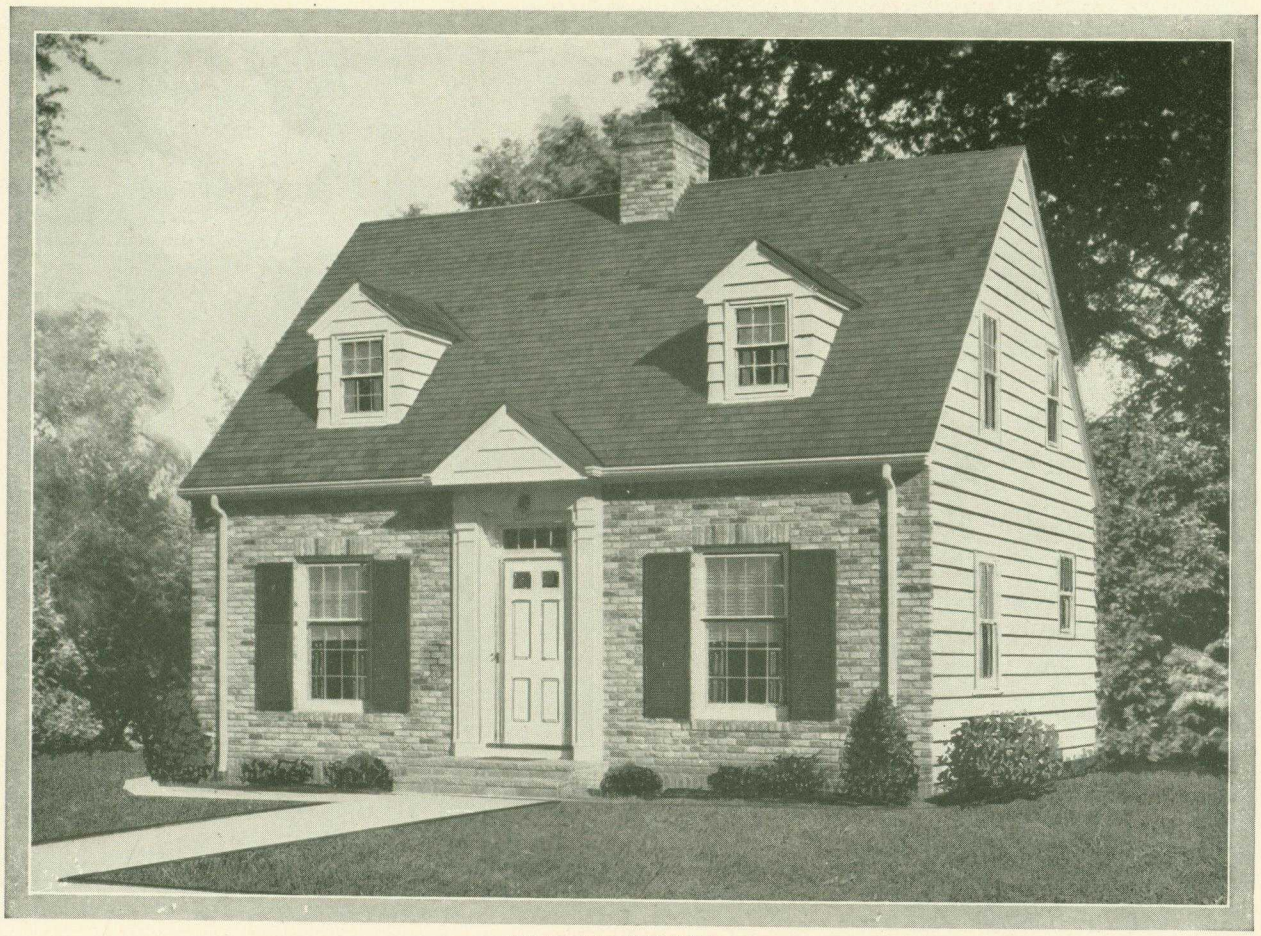


SECOND·FLOOR·PLAN·

·ALCOTT·



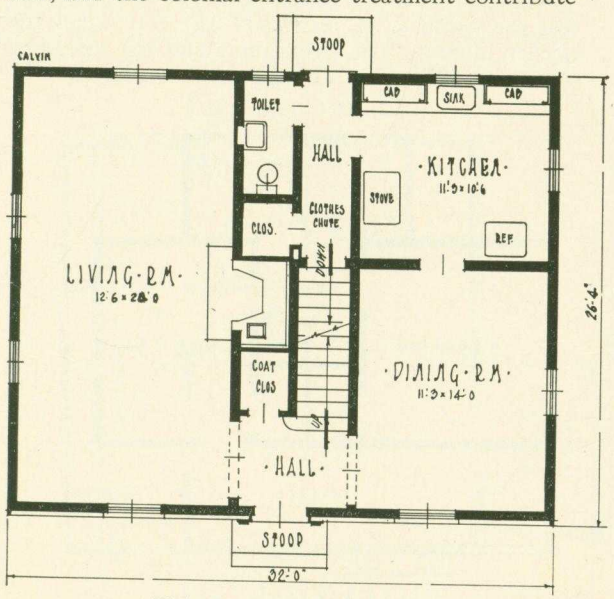
·FIRST·FLOOR·PLAN·



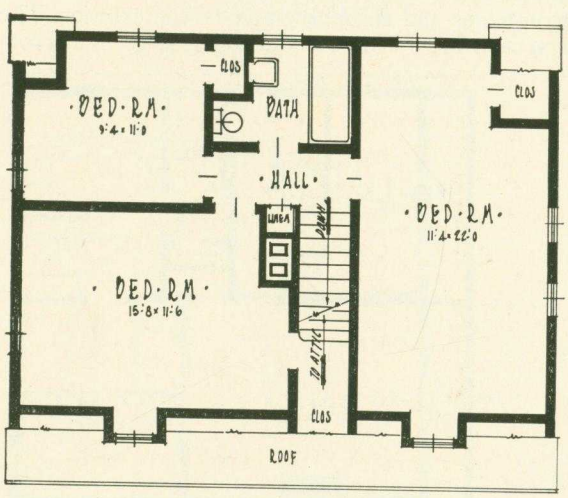
SIX ROOMS, 32 X 26⅓ FT.

The CALVIN

IN this Cape Cod house, distinction is given by the combination brick and clapboard treatment. Unusual, yet very pleasing. The large living room, with light and air from three sides, and fireplace on inside wall; and the colonial entrance treatment contribute to the desirability of this home. The down-stairs lavatory and well arranged kitchen cabinets supply conveniences that will be appreciated. Note also the unusually large bedrooms. A perfect gem of a home for a medium size family. [23,500 CUBIC FEET]

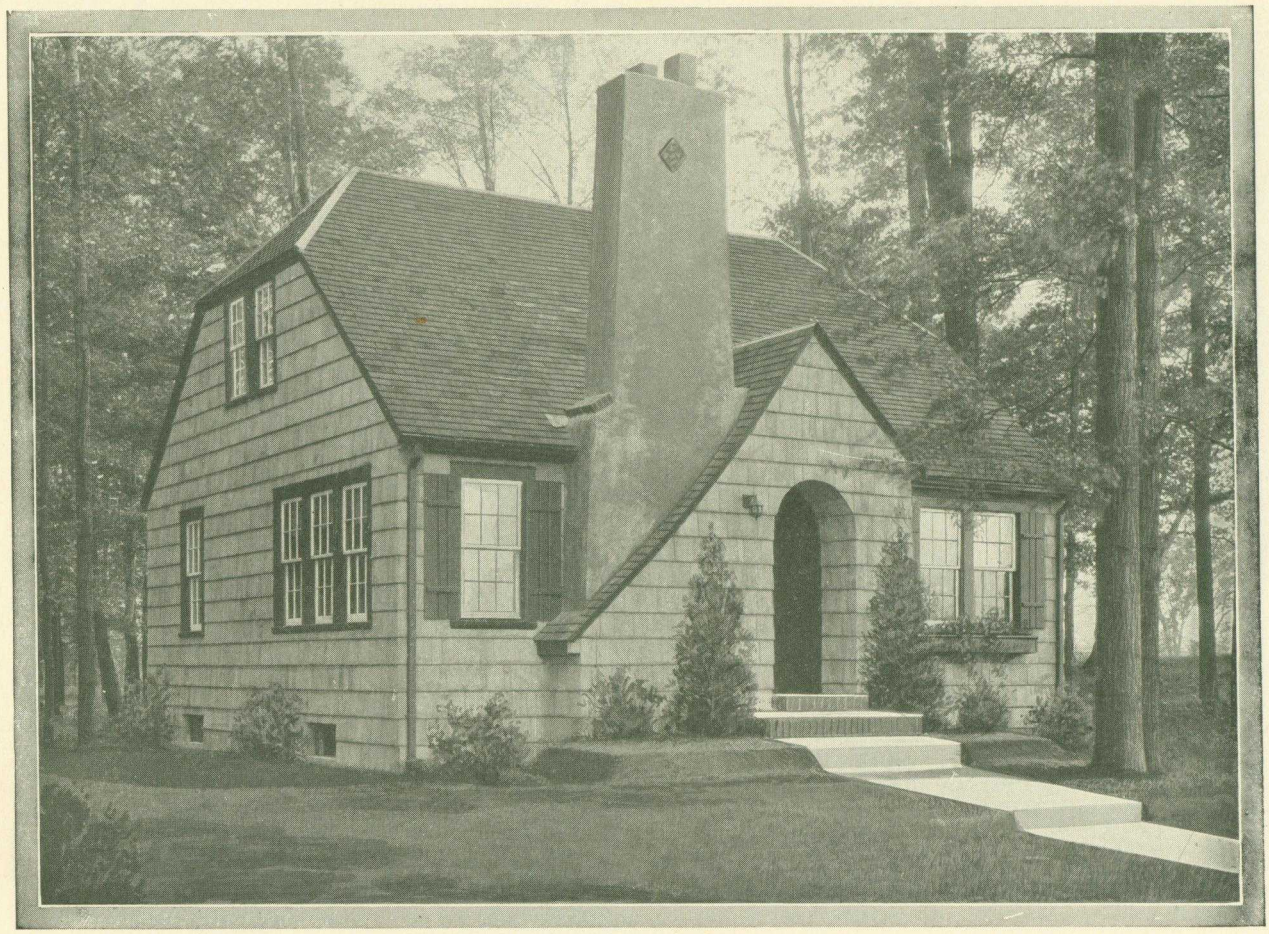


-FIRST-FLOOR-PLAN-



- CALVIN -

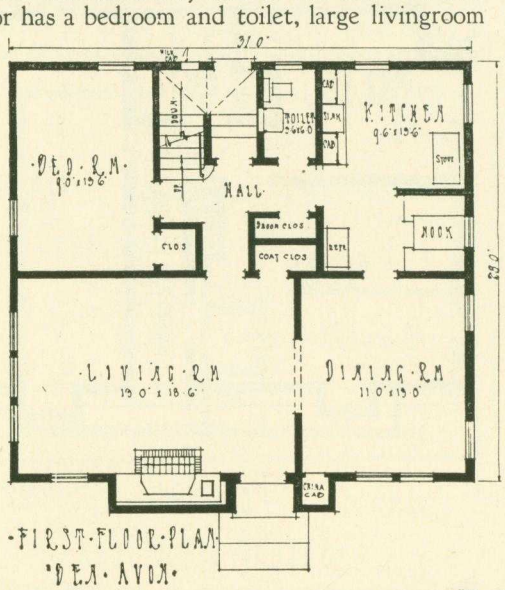
-SECOND-FLOOR-PLAN-



SIX ROOMS AND BREAKFAST NOOK, 31 X 28 FT.

The BEN AVON

YOU cannot help admiring the pleasing lines, good proportions, inviting appearance of the Ben Avon. The deep recessed entrance is attractive and, at the same time, gives weather protection. With gray shingles, light brown shutters, white sash, straw-colored shades and brown roof, the color scheme is perfect. Evergreens and shrubbery add to the exterior. The first floor has a bedroom and toilet, large livingroom and a rear hall that gives access to all parts of the house. The second floor has two additional bedrooms, a bath room and storage space. ⟦ 22,500 CUBIC FEET ⟧



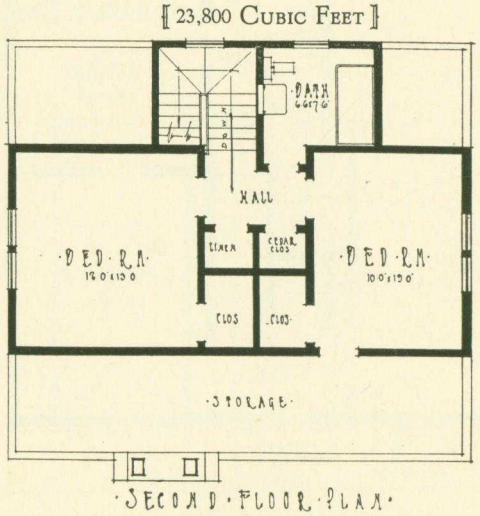
·FIRST·FLOOR·PLAN·
"BEN·AVON·

The BEN HOVA

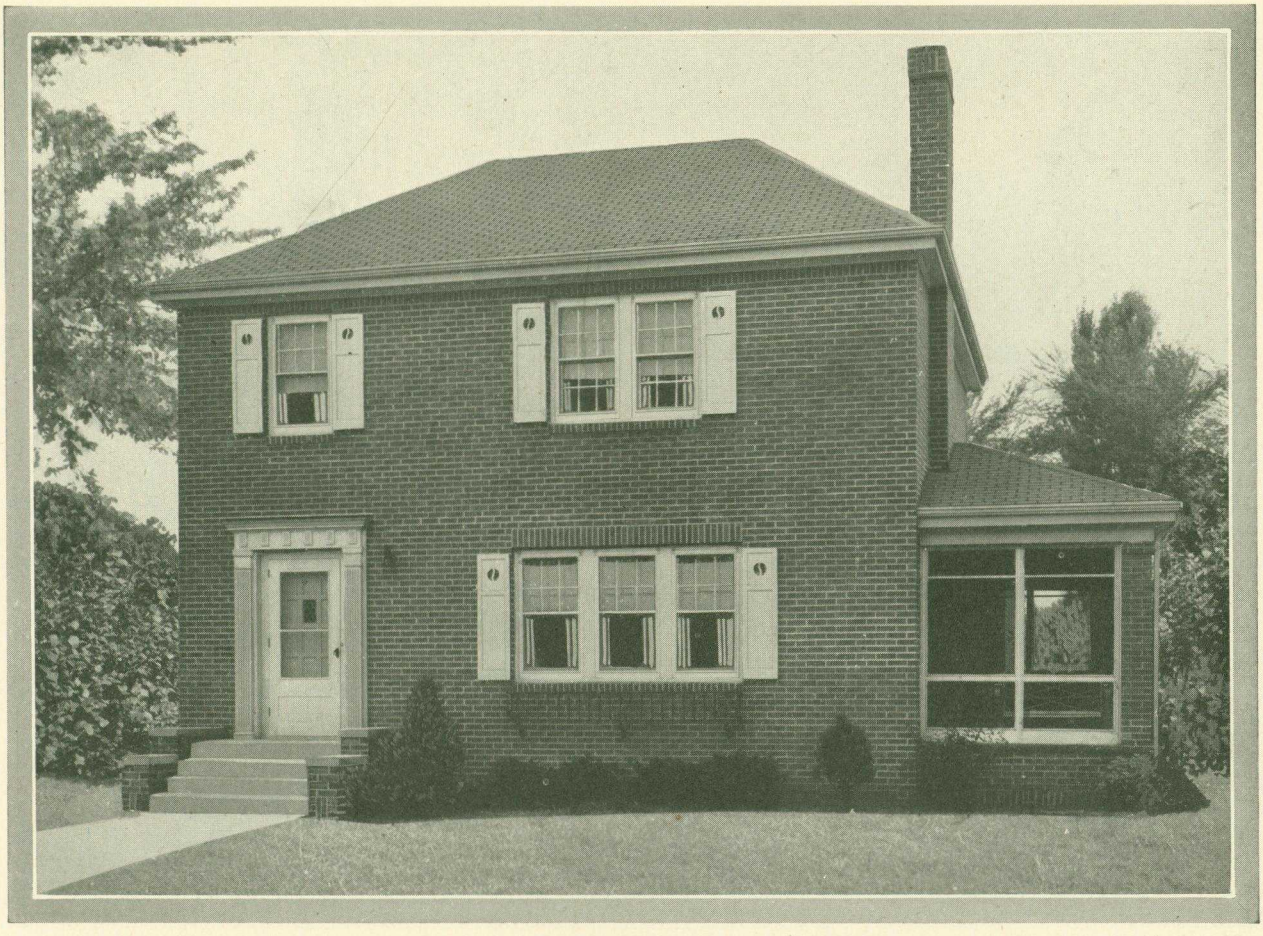
SIX ROOMS AND BREAKFAST NOOK, 34 x 28 FT.

The "Ben Hova" is exactly the same design, except that the width is 34′ instead of 31′; this makes the kitchen, dining room, living room and the three bed rooms just 18″ wider. This plan is reversed.

⟦ 23,800 CUBIC FEET ⟧



·SECOND·FLOOR·PLAN·

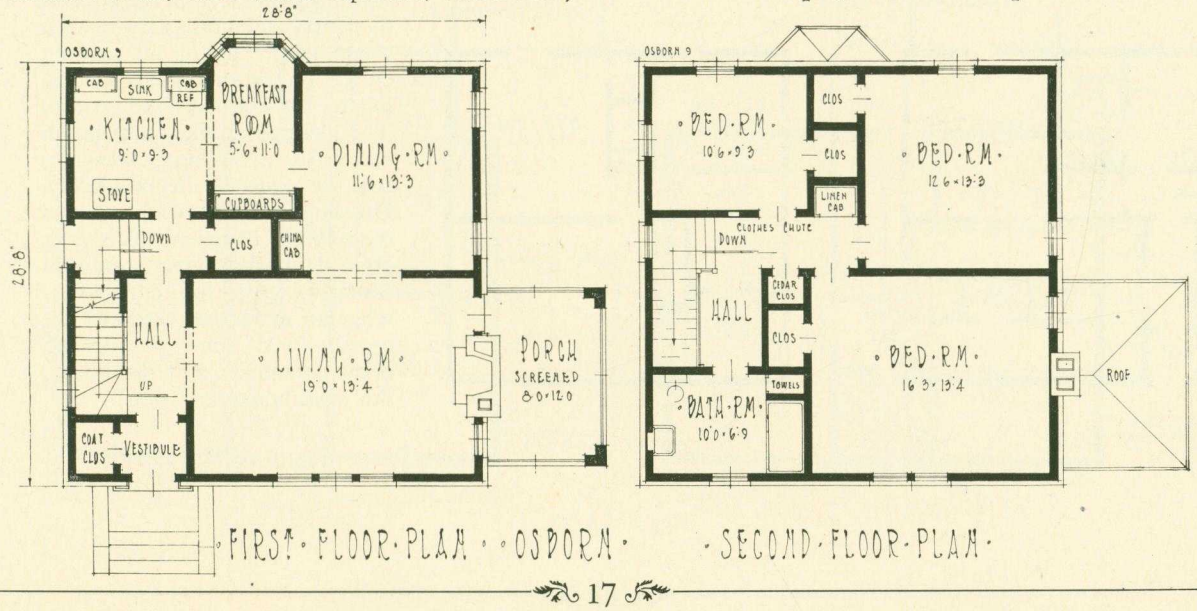


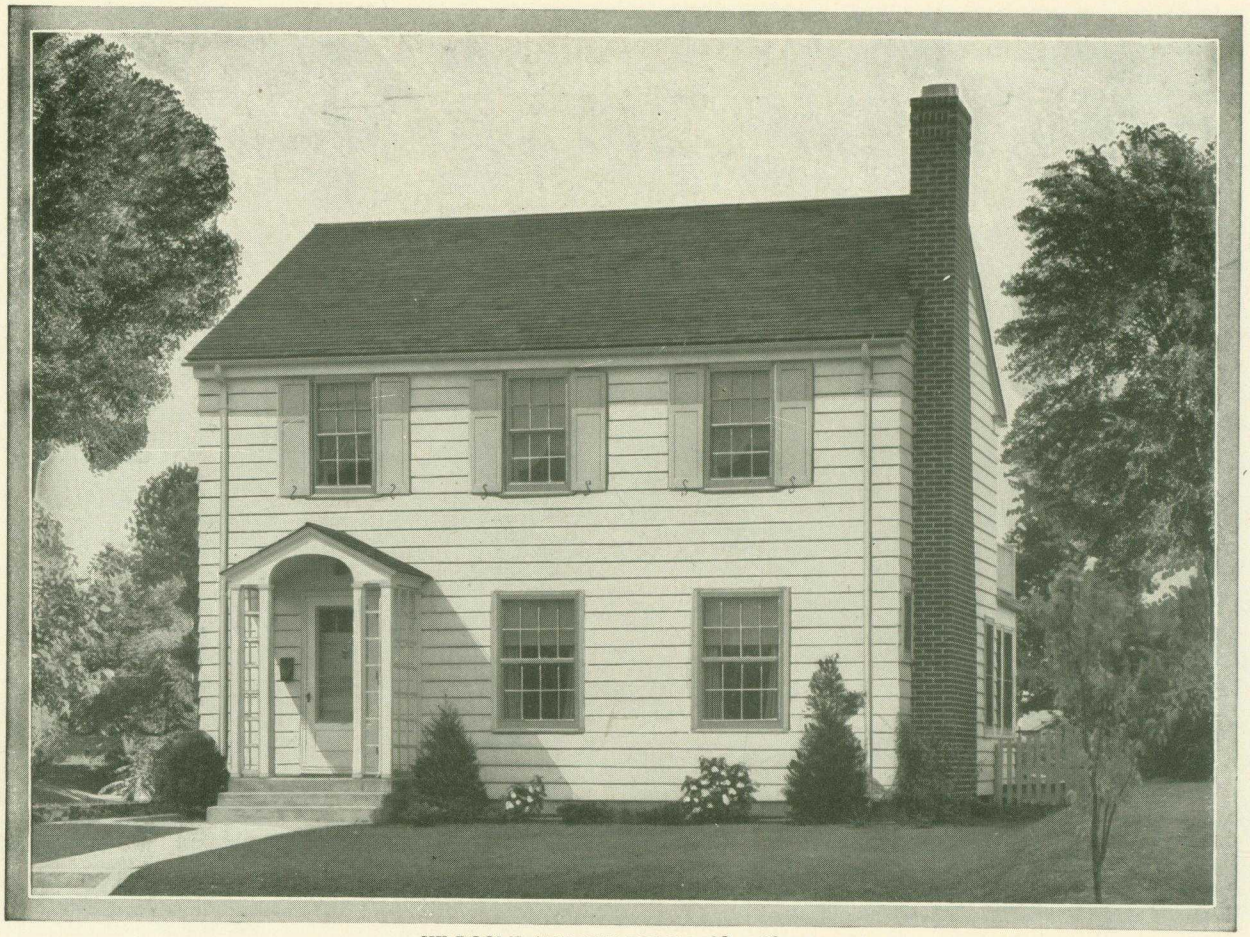
SIX ROOMS, BREAKFAST ROOM AND PORCH, 28⅔ X 28⅔ FT.

The OSBORN

DISTINGUISHED in its dignified simplicity, here is a brick veneer home that answers many a heart's desire. It may well be the answer to the home lover's longing. See that screened porch off the living room, where may gather family and friends, commanding a front and side view, while looking also onto the rear lawn and garden. That charming, bay-windowed breakfast room, with ample cupboard, where many meals will be enjoyed. A large dining room with china closet away from the noise and cooking odors of the kitchen. The open fireplace adds to the atmosphere of hospitality and contentment. Upstairs are commodious bedrooms, with moth-proof cedar closets, linen cabinet, clothes chute and ample closets.

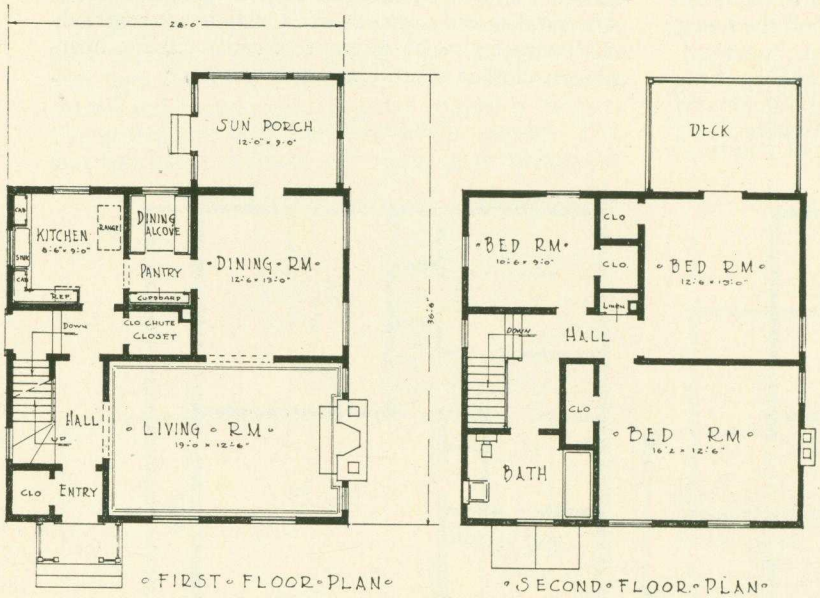
[23,500 CUBIC FEET]





SIX ROOMS AND SUN PORCH, 28 X 28 FT.

The WELLESLEY



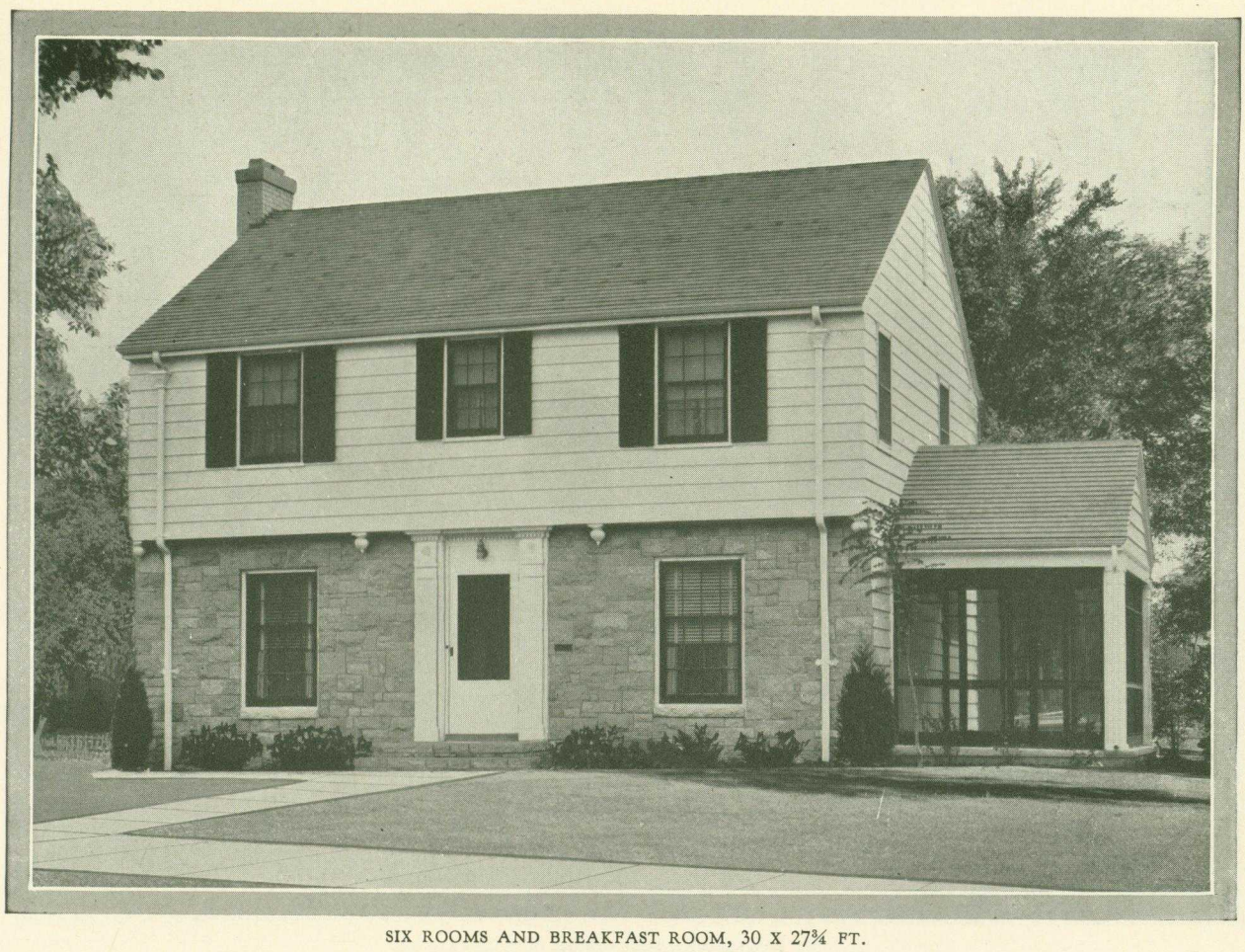
FIRST FLOOR PLAN

SECOND FLOOR PLAN

WELLESLEY

THE large living room with open fireplace, looks out upon the front lawn and street. A happy combination is the dining room, separated from the kitchen by pantry and dining alcove, with a sun porch, giving an alluring choice for serving meals according to the occasion and season. The deck over the sun porch may have an awning. Observe, too, the unusual size of closets. One might also have a recreation room in the basement. White or grey clapboards, green roof and shutters, with red chimney—what an attractive exterior! Especially with some peonies and other perennials, and shrubbery. An ideal home, is it not?

[24,100 CUBIC FEET]



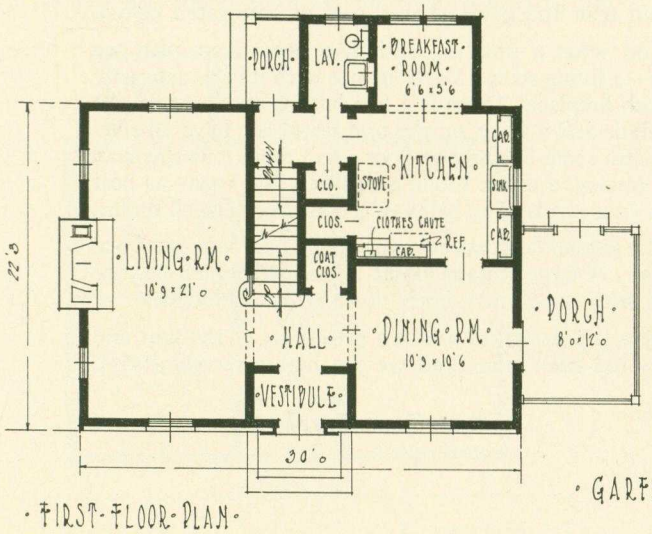
SIX ROOMS AND BREAKFAST ROOM, 30 X 27¾ FT.

The GARFIELD

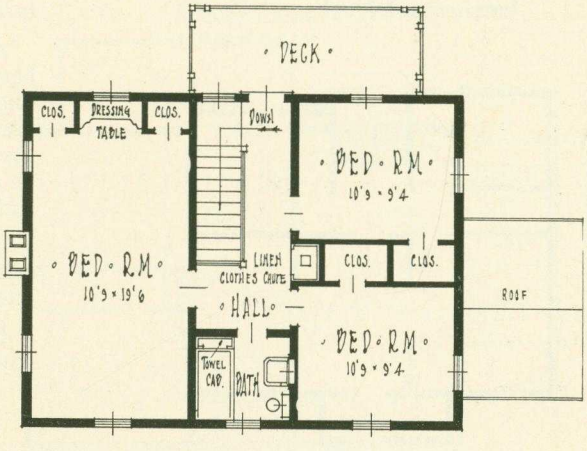
ALTHOUGH this house is small it has many excellent features which are characteristic of the modern home. Central hall and stairway; long living room with fireplace and three-way light and ventilation; porch off dining room and breakfast room off kitchen, lavatory entered from rear hall. The kitchen well equipped with cabinets, window over sink.

The upstairs plan will charm the housewife. The master bedroom running whole depth of the house with its dressing table and two closets; two other bedrooms, with airing deck opened onto from hall. Towel cabinet in bath room and linen closet conveniently placed in hall. The exterior design, in stone and clapboards, gives the house a substantial appearance.

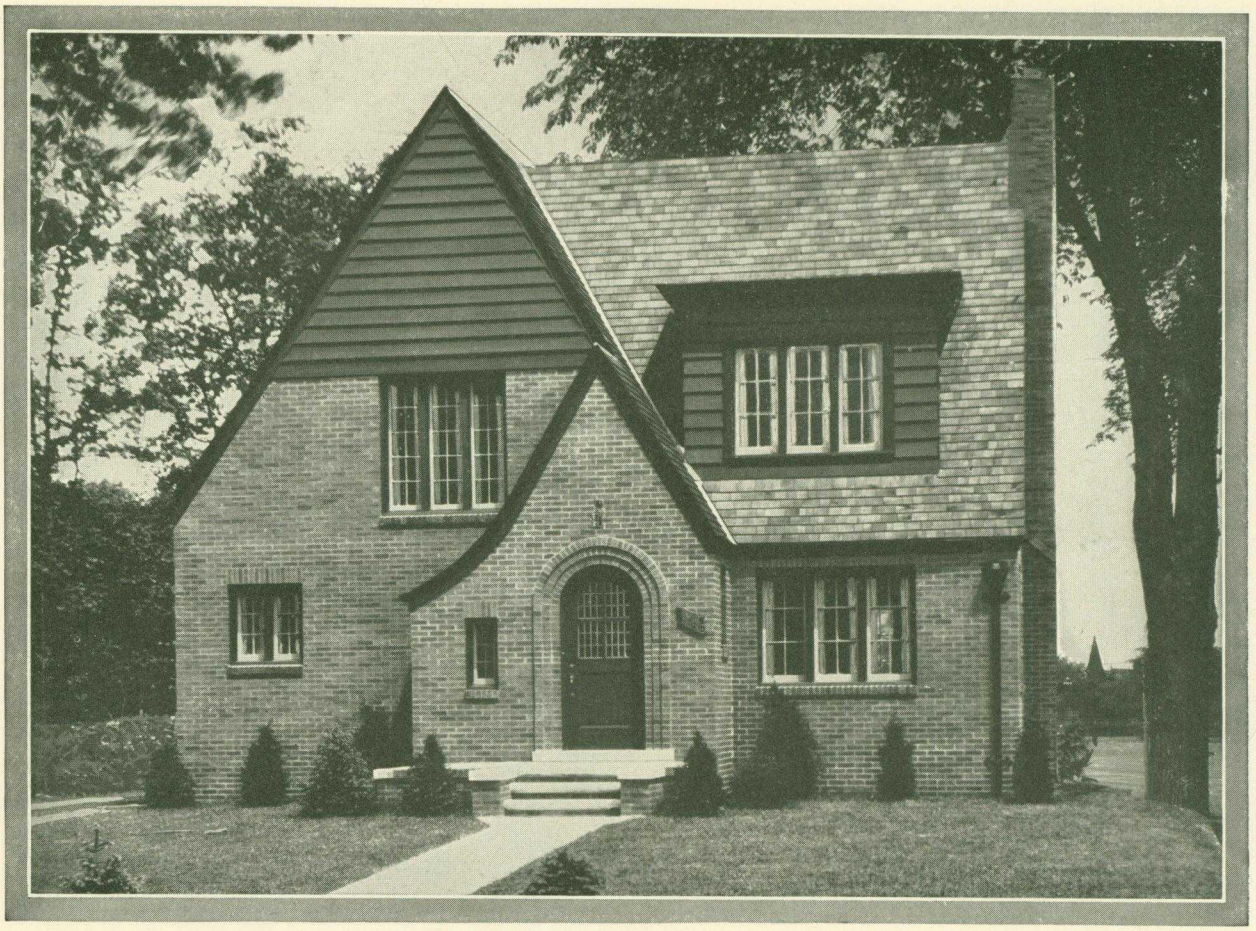
[20,750 CUBIC FEET]



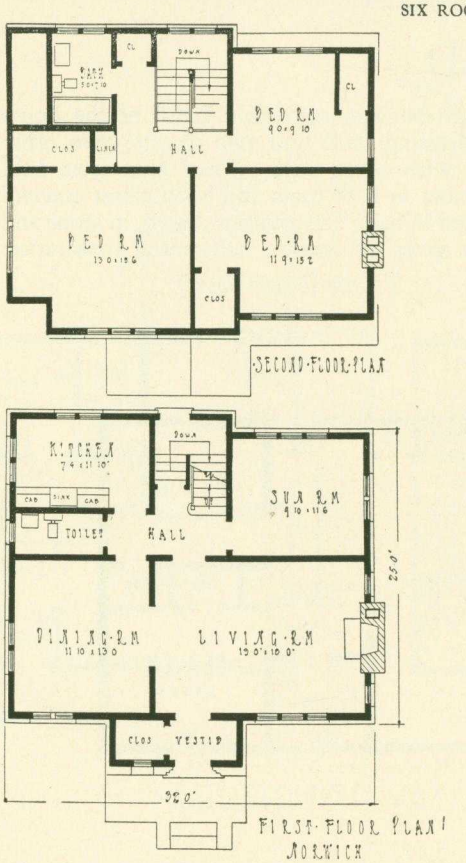
FIRST FLOOR PLAN



GARFIELD — SECOND FLOOR PLAN



SIX ROOMS AND SUN ROOM, 32 X 25 FT.



The NORWICH

BALANCE, proportion and pleasing design characterize this English type brick veneer house. It is of a design very popular in the newer sections, and will be in good taste for many years to come. Picture it if you can in its natural colors and setting, with the dark red brick, brown trim and gable with a roof of variegated colors.

And what a practical and distinctive floor plan we have—a living room 13′x18′ in size with its characteristic English fireplace. There is a fine large coat closet off the vestibule and a toilet on the first floor. We have labelled the extra room on the first floor a sun room, but this may be a library, a music room, a den or a bed room, as best suits your needs. The hallway is convenient to all rooms.

The second floor has two very large bedrooms, and one smaller. A large storage closet is planned which may be lined with cedar and a linen closet is also included.

Here is a design to which a great deal of thought and study has been given and we can highly recommend it.

[27,400 CUBIC FEET]

SIX ROOMS AND BREAKFAST ROOM, 22 X 27½ FT.

The KENWOOD

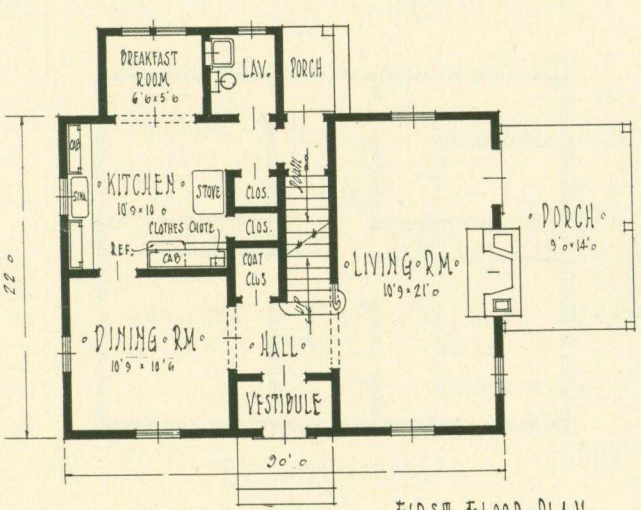
THE architect recommends red cedar shingles for the exterior walls of this American Colonial although wide clapboards are in keeping with general design.

Because of simplicity this is not expensive to build. It has features found in higher cost structures.

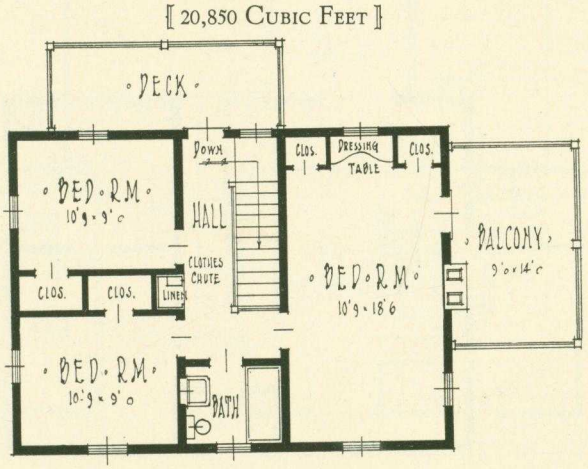
The long living room with open fireplace; the porch opening out from living room, set well back from street for privacy; the exterior chimney which adds to the appearance of the house while saving inside space; the central hall with ample coat closet; the breakfast nook; the downstairs lavatory; the rear porch — these features "add up" to a highly desirable home, with plenty of lesser conveniences for good measure.

Upstairs, the architect has served the family well. This floor is arranged for convenience and comfort — and cross ventilation. A gem of a home.

[20,850 CUBIC FEET]

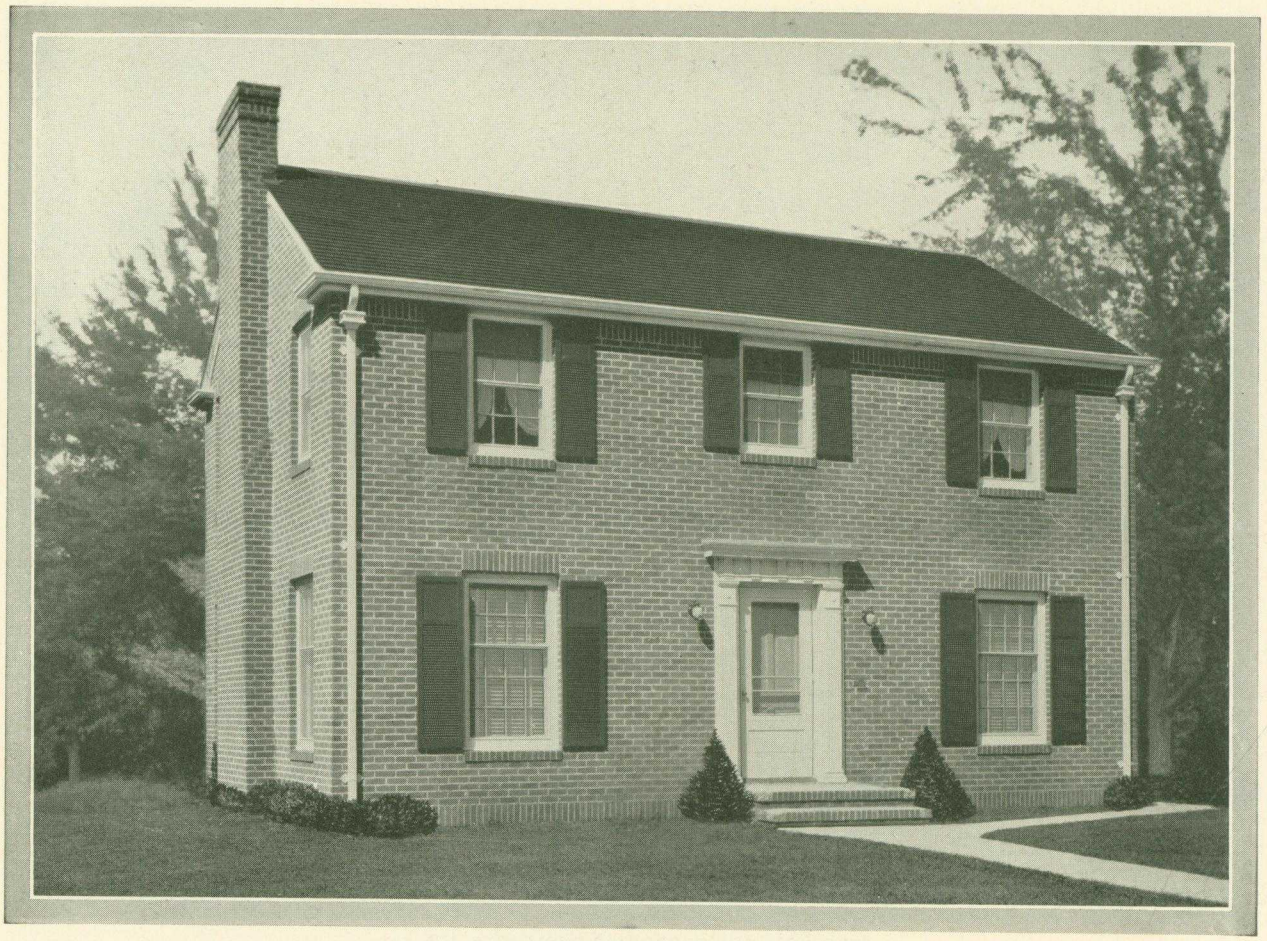


FIRST FLOOR PLAN



SECOND FLOOR PLAN

KENWOOD



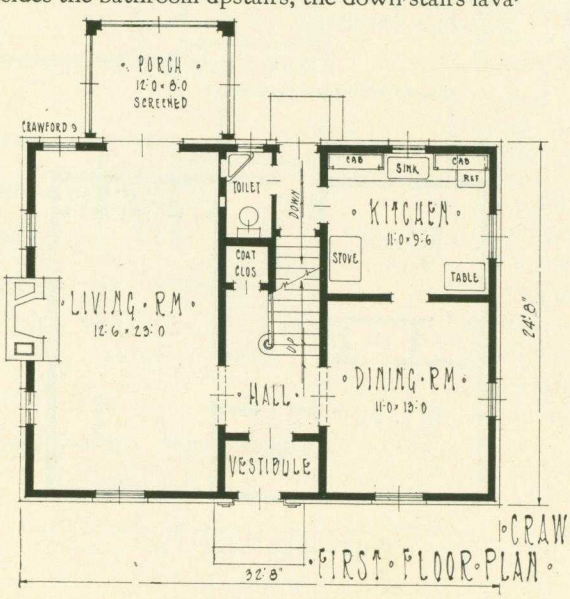
SEVEN ROOMS, 32⅝ X 24⅜ FT.

The CRAWFORD

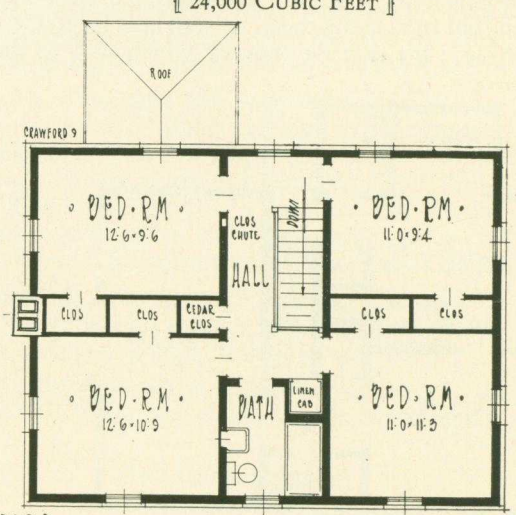
BESIDES dignity and restraint, the square brick veneered Colonial has economy of construction to comment it. A square house is less expensive to-build, because of absence of gables and angles. This and similar designs have maintained their popularity throughout the nation's history.

Besides the bathroom upstairs, the down-stairs lavatory adds to the convenience of the home. This house is a model of compactness. Every room in it has cross ventilation,— the long living room, three-way ventilation. The central hall gives an impression of spaciousness on entering. The substantial exterior design implies ownership by a solid citizen, the true American.

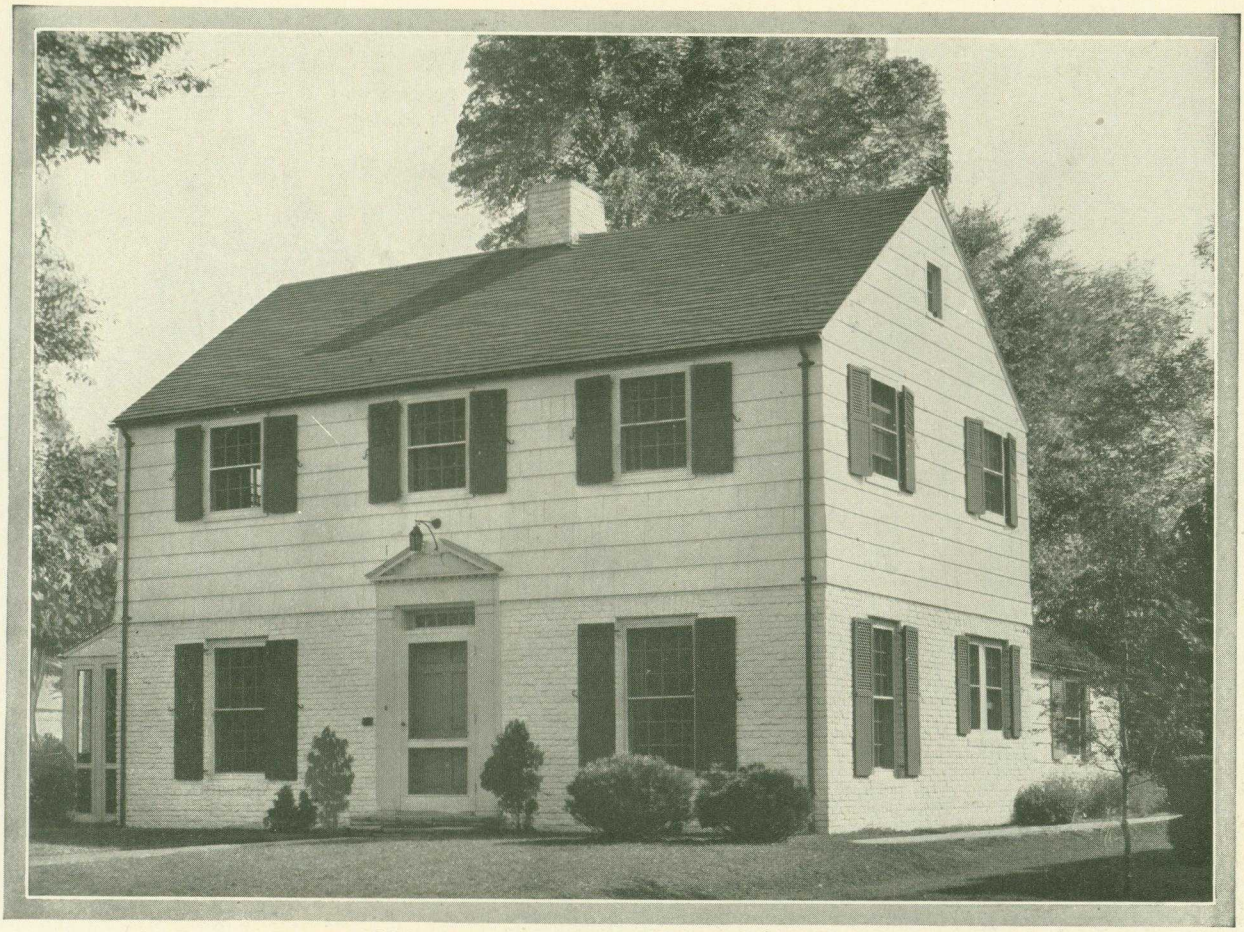
[24,000 CUBIC FEET]



THE CRAWFORD
FIRST FLOOR PLAN



SECOND FLOOR PLAN



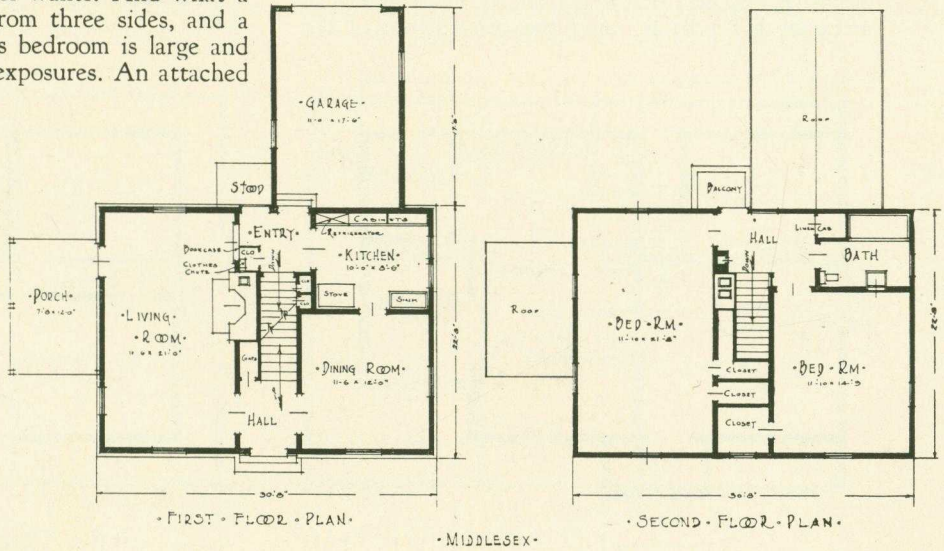
FIVE ROOMS AND ATTACHED GARAGE, 30 X 22 FT.

The MIDDLESEX

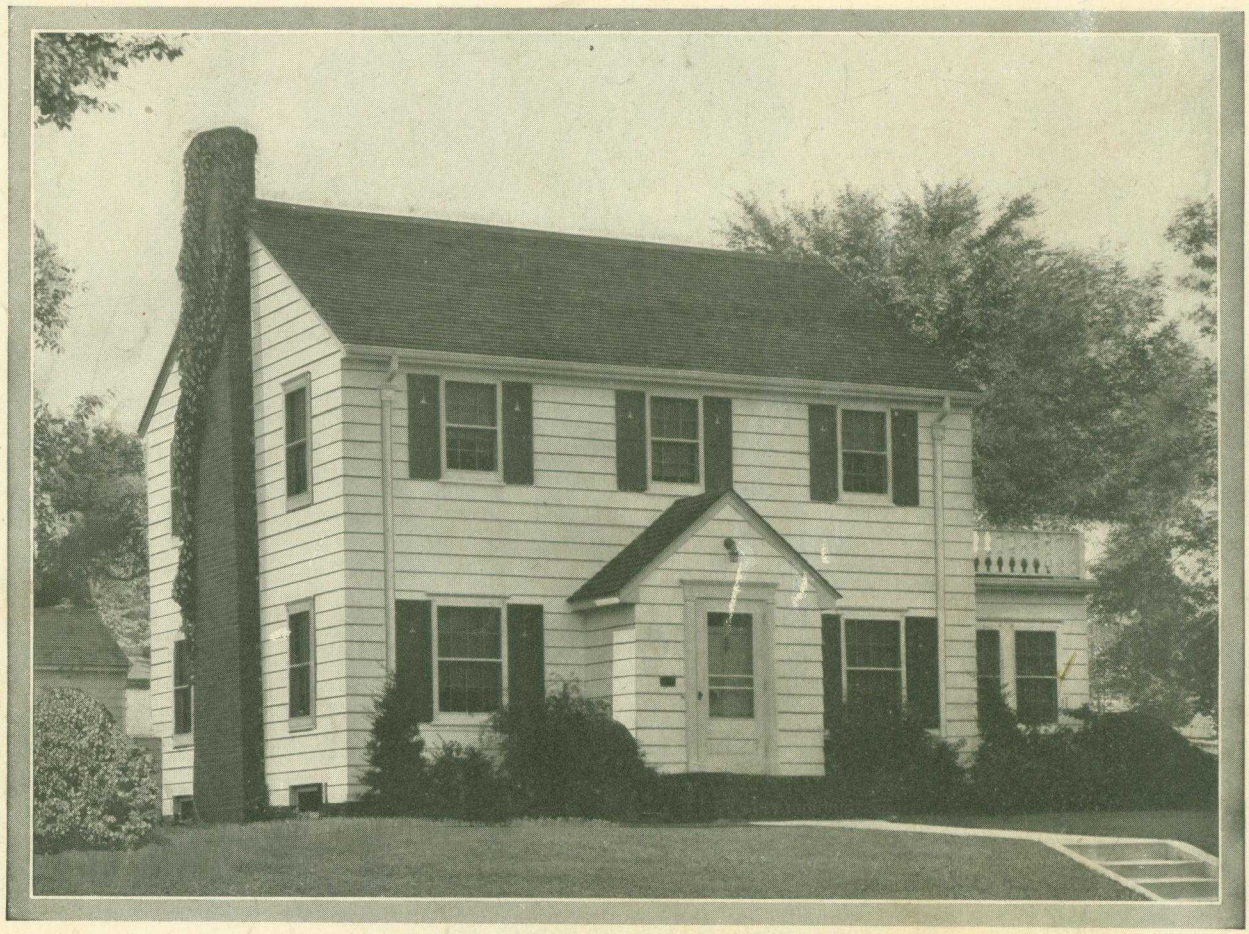
THOSE who admire Colonial architecture will like this design. It may be built of wood, stuccoed, or part or all brick.

The arrangement is compact, economical to build and easy to keep house in. Observe the generous closet space which every housekeeper wants. And what a living room!—light and air from three sides, and a fireplace for coziness. Owner's bedroom is large and airy, also with three outside exposures. An attached garage, accessible without going outdoors. And a roomy screened porch for delightful summer days and evenings. Truly a happy haven for the ambitious business man or office worker.

[22,100 CUBIC FEET]



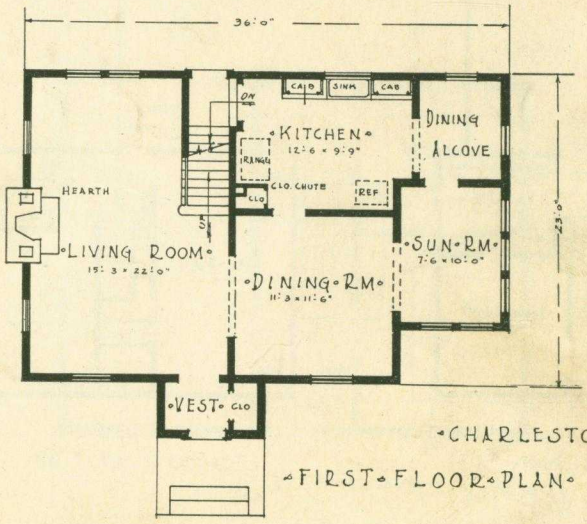
MIDDLESEX



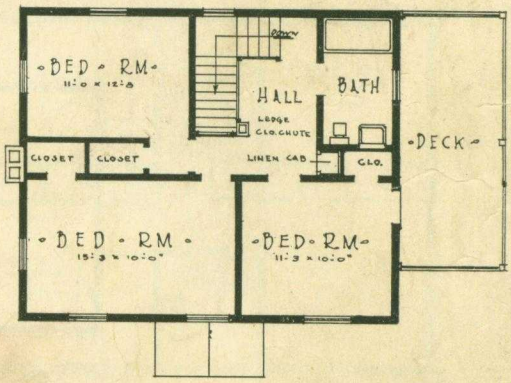
SIX ROOMS, SUN ROOM AND NOOK, 28 X 23 FT.

The CHARLESTOWN

PICTURE this Colonial house on your lot, with white shingles, green shutters and roof. You enter a large living room, with artistic stairway at end. Dining room, sun room and dining alcove are connected, all easily accessible to kitchen. Three good bedrooms and bath, and deck over sun room has many uses. The architect has kept in mind the convenience of the housekeeper and has saved her many steps daily. The outside chimney adds a touch of color, and economizes room inside. With suitable planting this will be a home that will elicit admiring glances from passers by, and high praise from friends who are entertained within its four blessed walls. ⟦ 22,400 CUBIC FEET ⟧



CHARLESTOWN
FIRST FLOOR PLAN



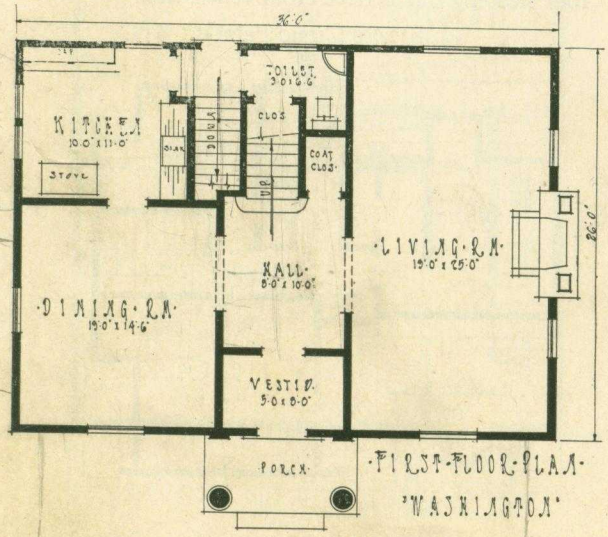
SECOND FLOOR PLAN

SEVEN ROOMS, 36 X 26 FT.

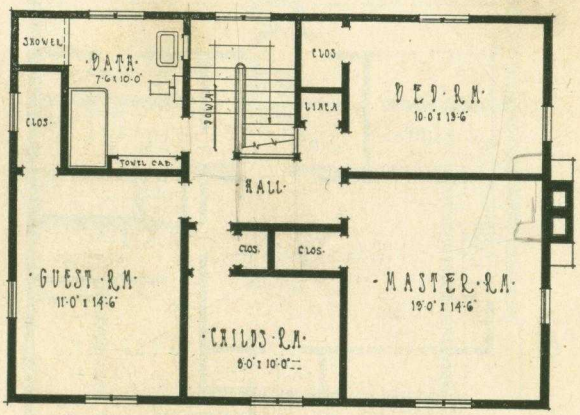
The WASHINGTON

WE cannot visualize anything that could be added or deducted from the Washington to improve it; this Colonial design is perfect. The dignified entrance, large front door, wide windows with shutters, low roof lines, all combine to make a truly American Colonial picture. The lot should be 50 feet.

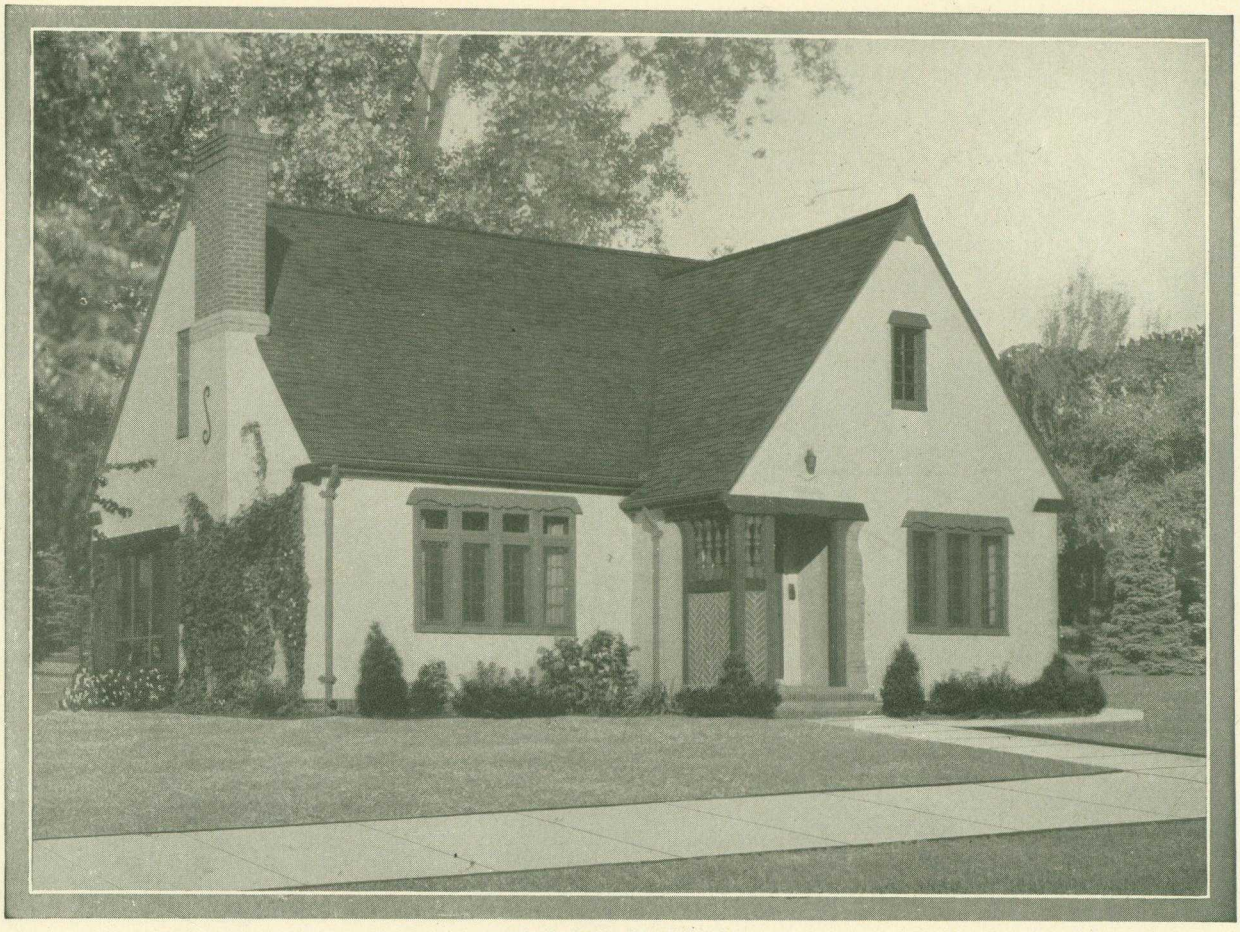
The first floor has the usual large center hall, with a wide stairway, a coat closet and arched openings to rooms on either side. The toilet on first floor is an added convenience. The second floor has a large bath room with separate shower compartment. The bed rooms are large, with roomy closets and cross ventilation. The small center room at front is useful for many purposes. The house must be white; use a green shutter and dark green roof, plant blooming shrubbery and your picture is complete. [29,000 CUBIC FEET]



FIRST FLOOR PLAN
"WASHINGTON"



SECOND FLOOR PLAN



SEVEN ROOMS, 39 X 32½ FT.

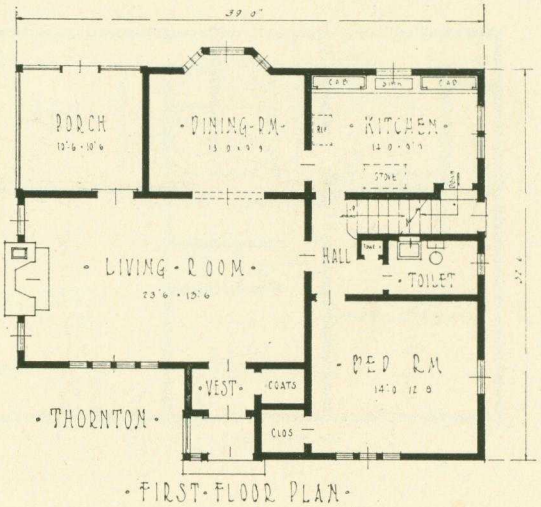
The THORNTON

HERE is a stucco English type bungalow which is not unduly large in its over-all dimensions, yet the space has been so carefully utilized that the rooms are large and many important features are included. This plan deserves thorough study and consideration.

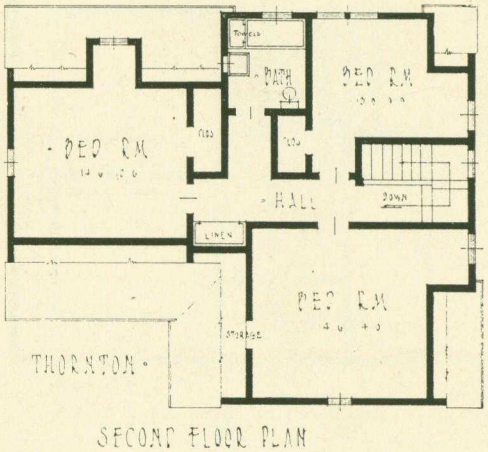
Imagine this exterior stuccoed and with brown stained trim. One enters the vestibule from the shelter of the porch. Here he finds a coat closet. Upon entering the living room, one is impressed by its size, while he looks through the arch into the dining room, and through a door upon the porch, which is located for privacy. His eye also rests with satisfaction upon the fireplace. The kitchen has ample cabinet space, with window over sink. The lavatory off the hall is an agreeable surprise.

Upstairs are three bedrooms, unusually large for a bungalow, with bathroom convenient to all. All four sleeping rooms have cross ventilation.

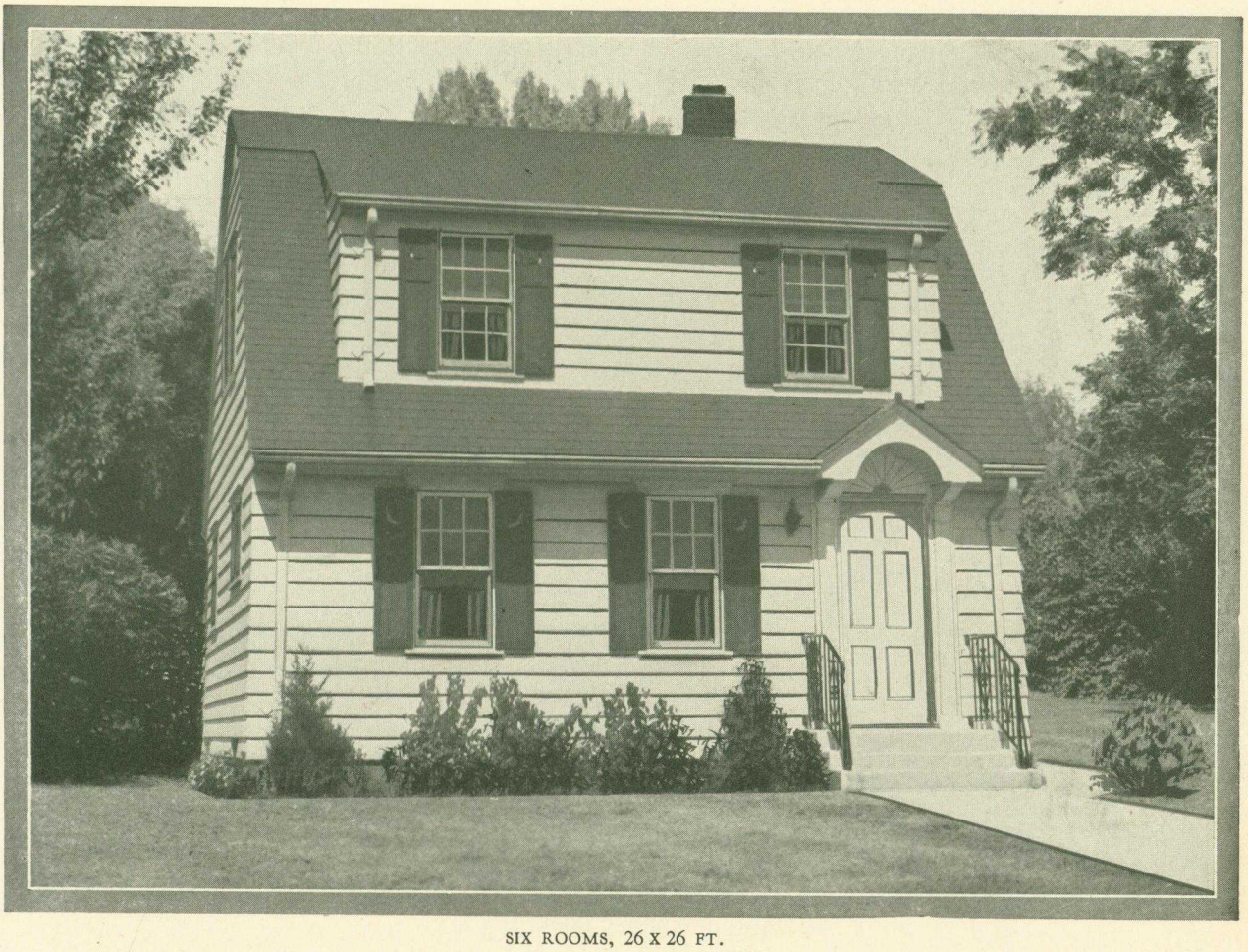
[32,950 CUBIC FEET]



FIRST-FLOOR PLAN



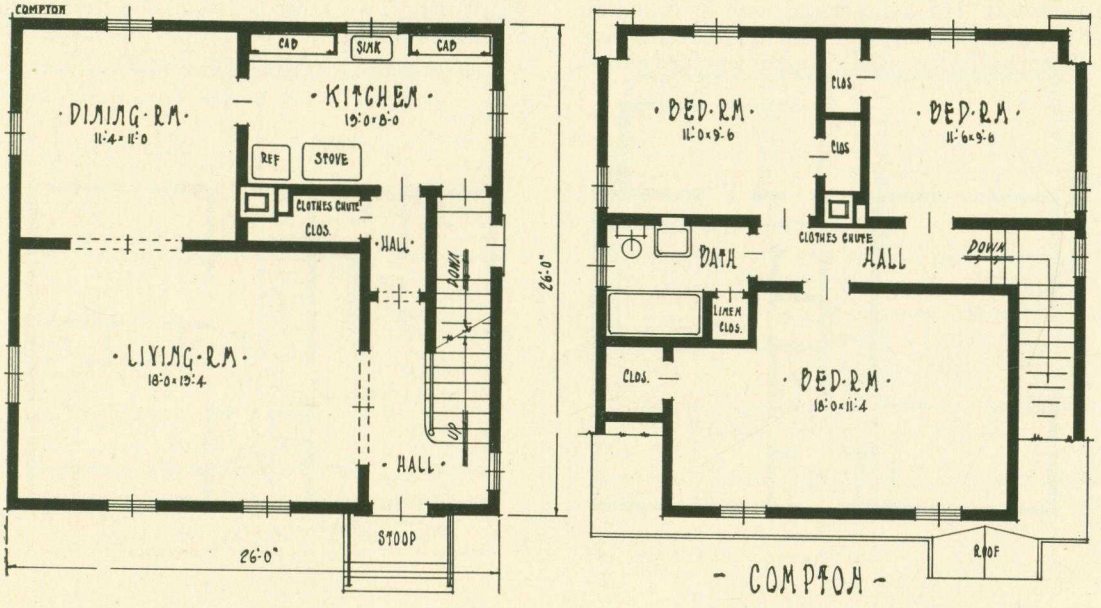
SECOND FLOOR PLAN



SIX ROOMS, 26 X 26 FT.

The COMPTON

A DUTCH Colonial with living room across the front. The first floor is compactly arranged. On the second floor the master bedroom is unusually large, and of a size you would look for in a much larger house. This country needs a million new homes in the class of this one, and, with present easy financing possibilities, the person with a not too large savings account can own one. [18,900 CUBIC FEET]



SIX ROOMS AND DINING NOOK, 32 X 22 FT.

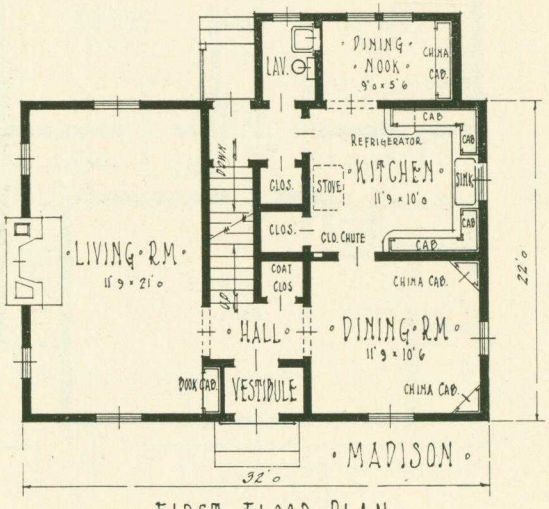
The MADISON

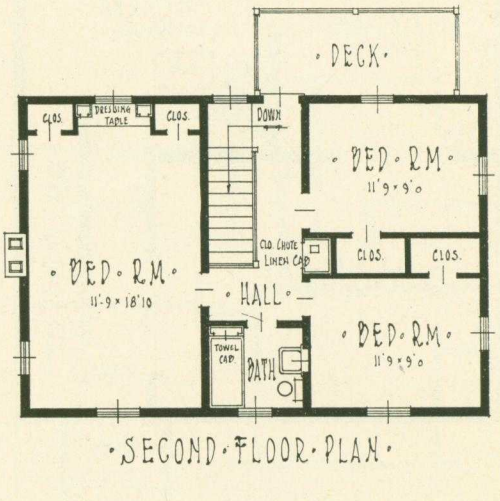
THIS attractive American Colonial home has an unusually beautiful exterior. The well designed entrance frame, the panels underneath the downstairs front windows and the long shutters give it distinction.

The central hall and stairway give the impression of spaciousness. The living room, with light and air from three sides, fireplace and book cabinet contribute to the hominess of the house. The corner china closets in dining room are in character with this type of house.

The dining nook, off the kitchen and looking out upon the garden, and with an extra china closet within reach of the table makes meal serving easy when the family is alone. The owner's bedroom has three-way ventilation. Two other bedrooms and bath, with airing deck, complete this delightful little home.

[22,300 CUBIC FEET]





SIX ROOMS AND DINETTE, 30 X 26 FT.

The PICKFORD

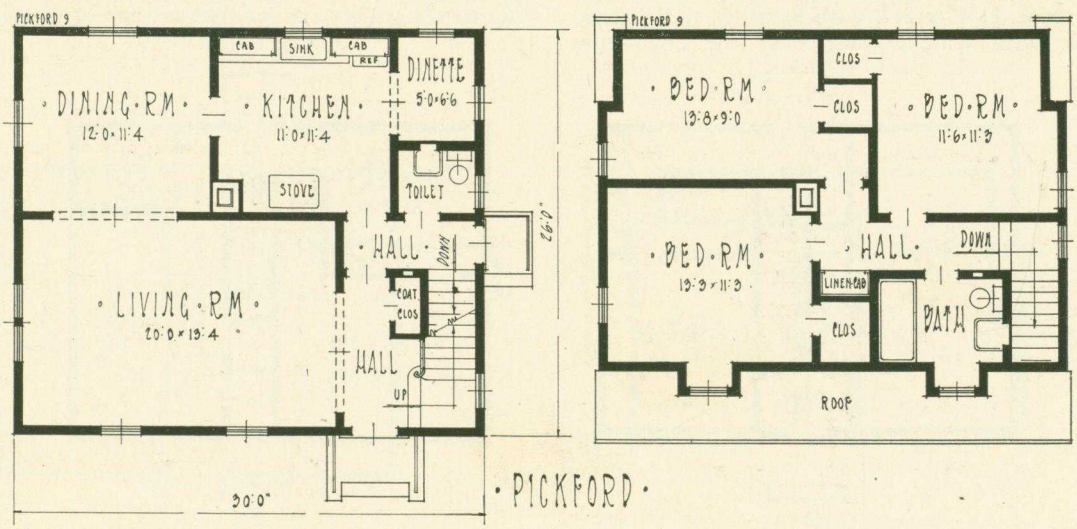
IN THE Pickford we have a variation of the Cape Cod. It is a splendid little home that will excite admiring glances from passers-by. To its individuality may be added shrubbery and well-kept lawn.

If desired, siding may be used instead of shingles without detracting from the allurement of this house.

The large living room provides ample wall-space for bookcases, and for arranging furniture and pictures.

The designer has kept in mind the convenience of the housekeeper, and has also included special and highly appreciated features such as down-stairs lavatory, dinette, linen cabinet and unusually large closets.

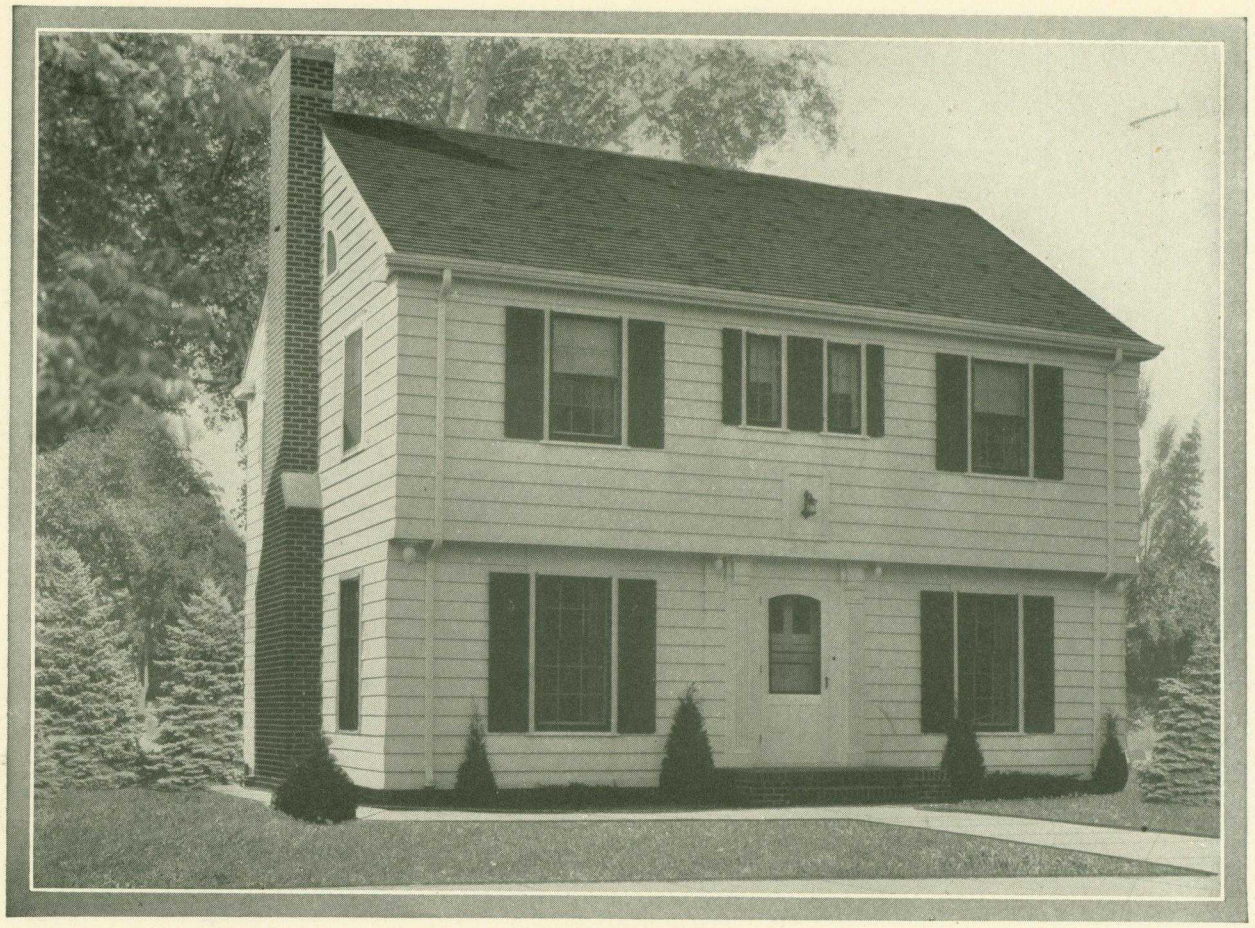
[19,500 CUBIC FEET]



·PICKFORD·

·FIRST·FLOOR·PLAN·

·SECOND·FLOOR·PLAN·



SIX ROOMS, 30 X 22 FT.

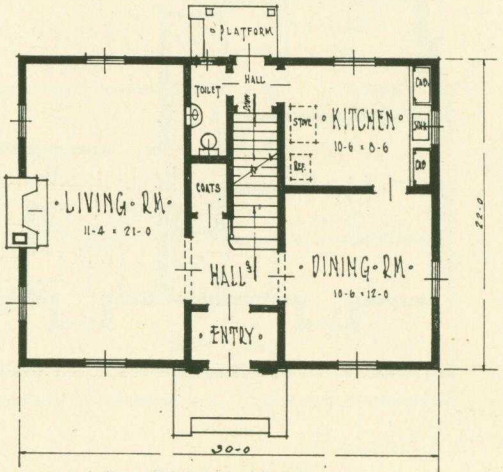
The WEBSTER

AN American Colonial home of special merit. While inexpensive to build it offers an unusual amount of comfort for a small investment.

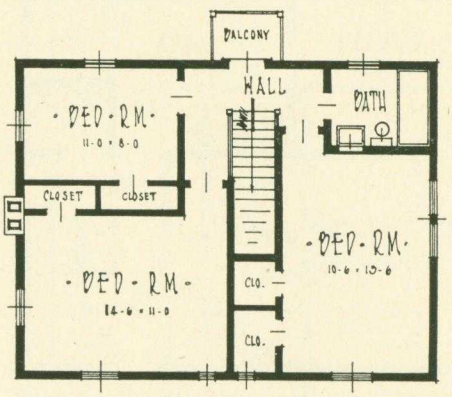
The closets are large and plenty of them. The living room, with three exposures, invites sunshine as long as there is any. The entrance vestibule, hall and coat closet make a convenient unit. A good sized living room, 11′4″ x 21′, with fireplace; well lighted kitchen, with window over sink; the downstairs toilet and lavatory, the roomy bedrooms—these are features which will charm the home-builder who wants as many conveniences as possible for minimum outlay.

The outside of the home with its chimney of colorful brick, its shutters—shall we say painted green—and its brick veneered foundation all contribute to the good taste and "personality" of this home.

[18,450 CUBIC FEET]

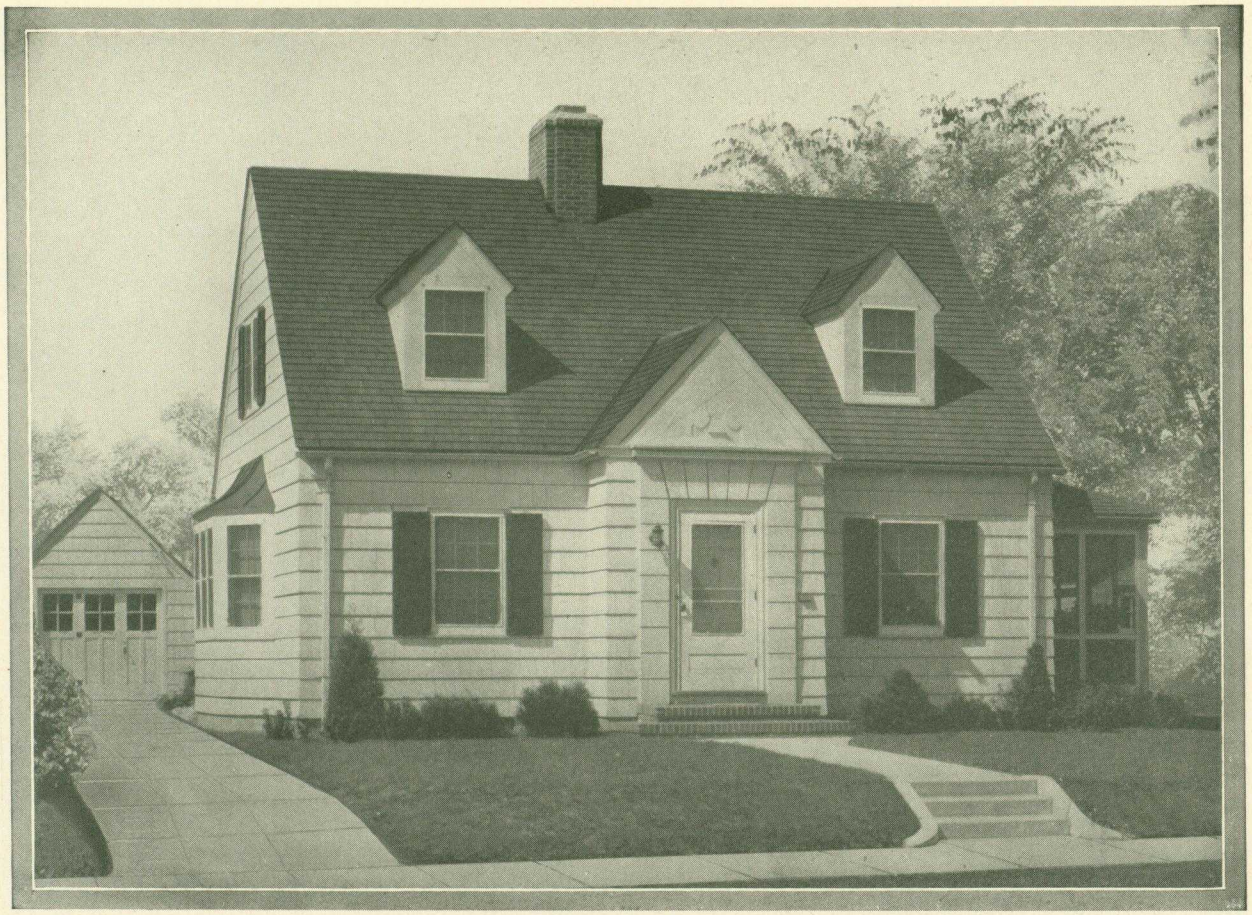


· FIRST · FLOOR · PLAN ·



· WEBSTER ·

· SECOND · FLOOR · PLAN ·



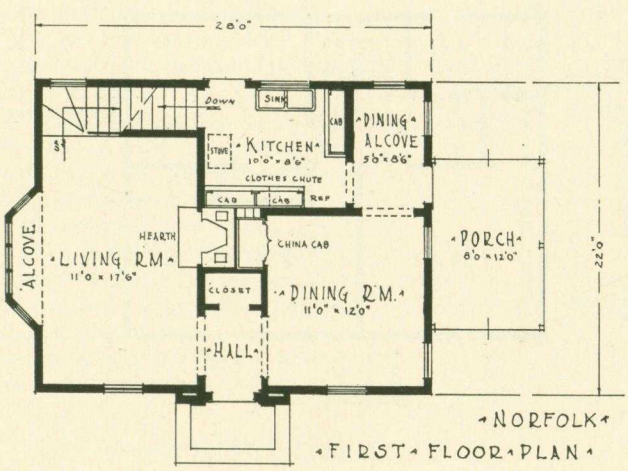
FIVE ROOMS AND DINING ALCOVE, 28 X 22 FT.

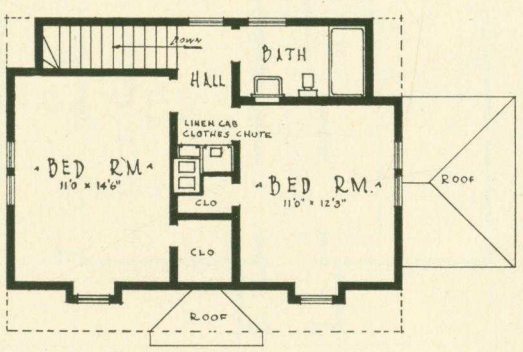
The NORFOLK

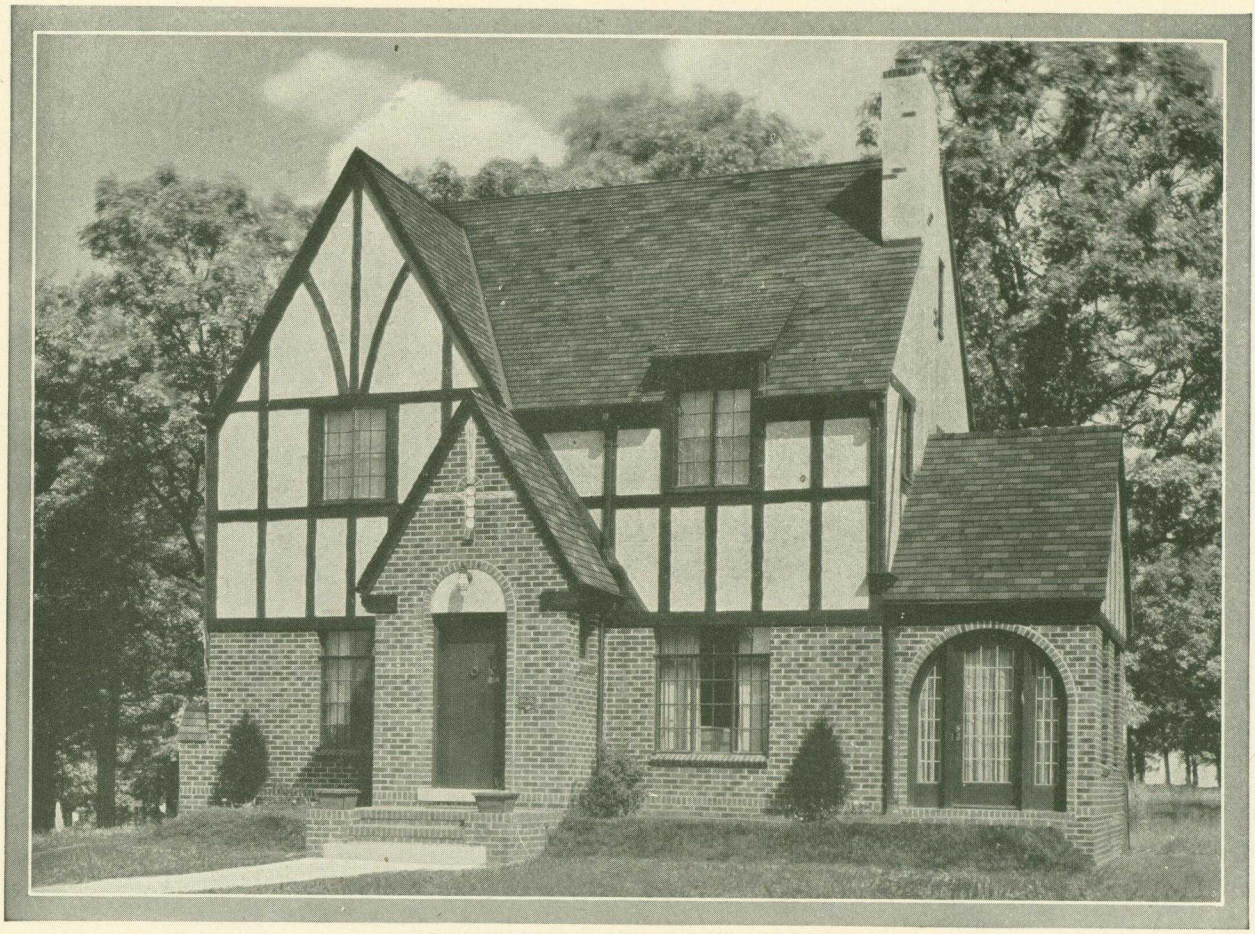
HERE is an adaptation of the famous Cape Cod Colonial, with many features usually found in larger houses.

The living room, where leisure time is spent is one of its numerous charming features. The beautifully designed bay window looks three ways, commanding a view of the garage or street, as well as of the shrubbery or flowers which will be planted across the driveway. And, of course, an open fireplace. Don't fail to notice the dining alcove, ideal for breakfasts, lunches and Sunday evening snacks. Skillfully planned, this house—a plan which is a step-saver for every day, for years to come. And, withal, a most charming little home in which its owner will take great pride.

[18,550 CUBIC FEET]





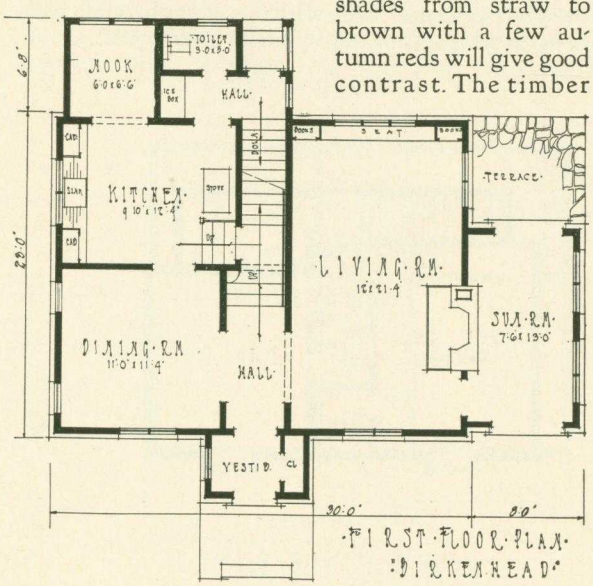


SIX ROOMS, SUN ROOM AND BREAKFAST NOOK, 30 X 23 FT.

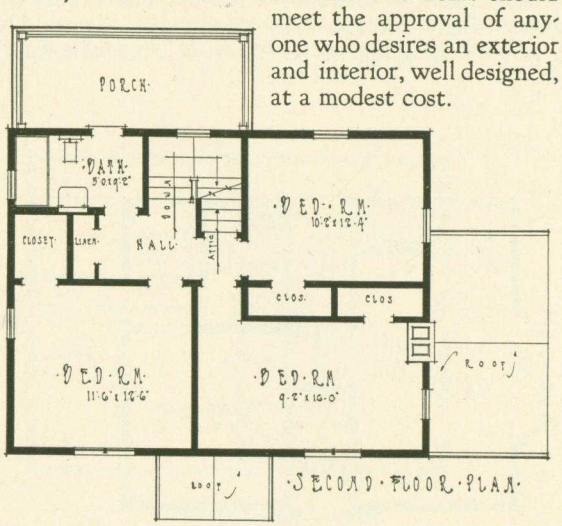
The BIRKENHEAD

THE advantage of turning the wide side to the front is clearly shown here. The house is really not large, but with this front, it appears larger. The timbered second story, built out flush with the brickwork is very effective. The roof exposure is too prominent for treatment in solid green or red. Mixed shades from straw to brown with a few autumn reds will give good contrast. The timber work should be brown, the stucco cream and the brickwork brown.

The interior has some very desirable features,—a combination stairway and a first floor toilet. Each of the three bed rooms has cross ventilation. The hall has a stairway with access to the attic. The home should meet the approval of anyone who desires an exterior and interior, well designed, at a modest cost.

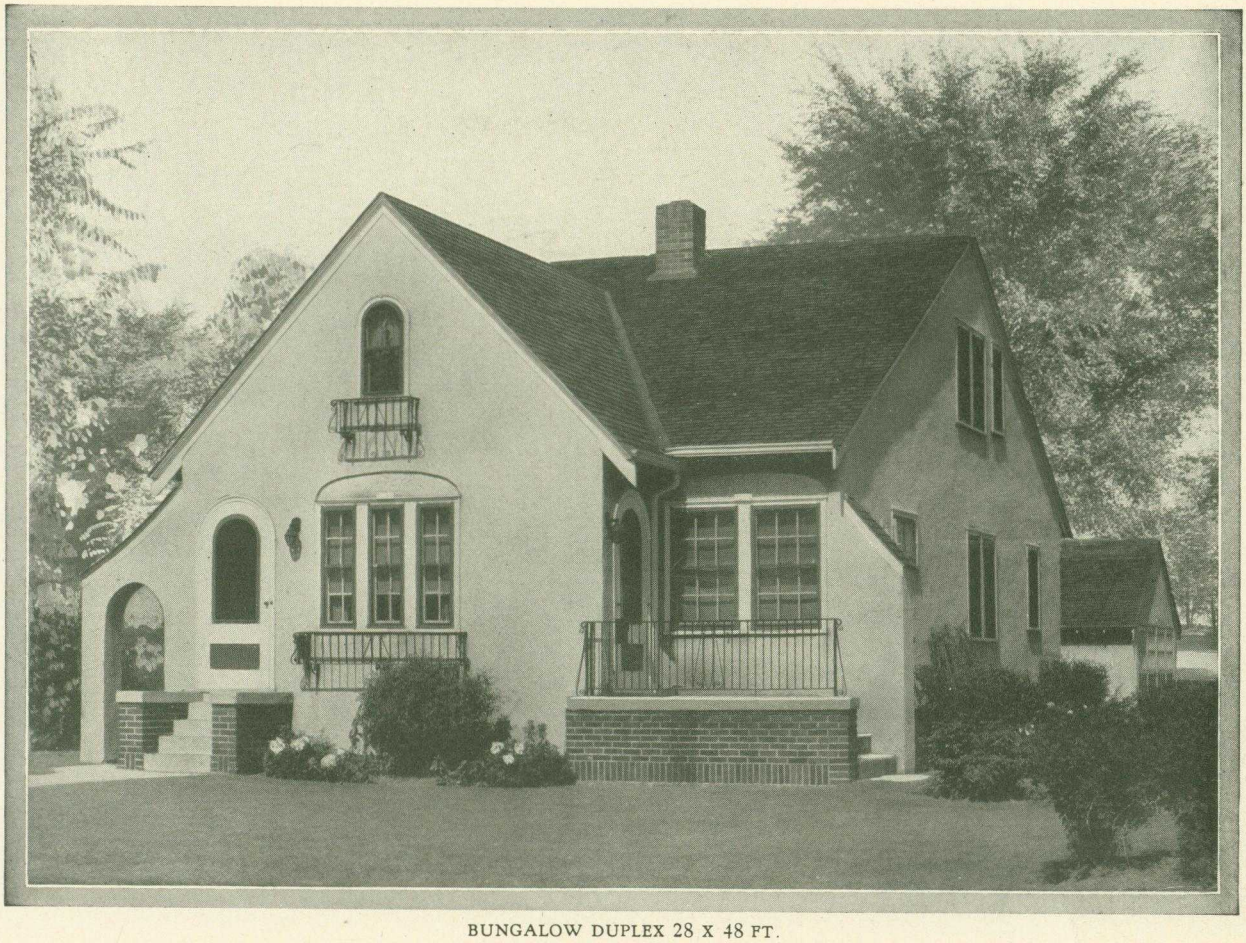


FIRST FLOOR PLAN
BIRKENHEAD



SECOND FLOOR PLAN

[24,600 CUBIC FEET]



BUNGALOW DUPLEX 28 X 48 FT.

The CARLETON

A TWO-FAMILY bungalow with an especially attractive exterior. Entrances entirely separate.

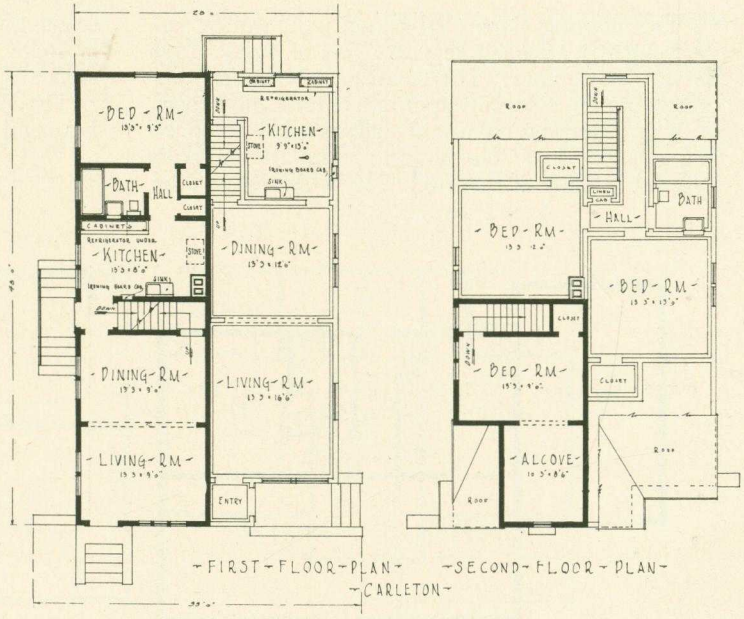
The room arrangement for each apartment is convenient, different in both. The rooms in the one on the left are larger than those of the other.

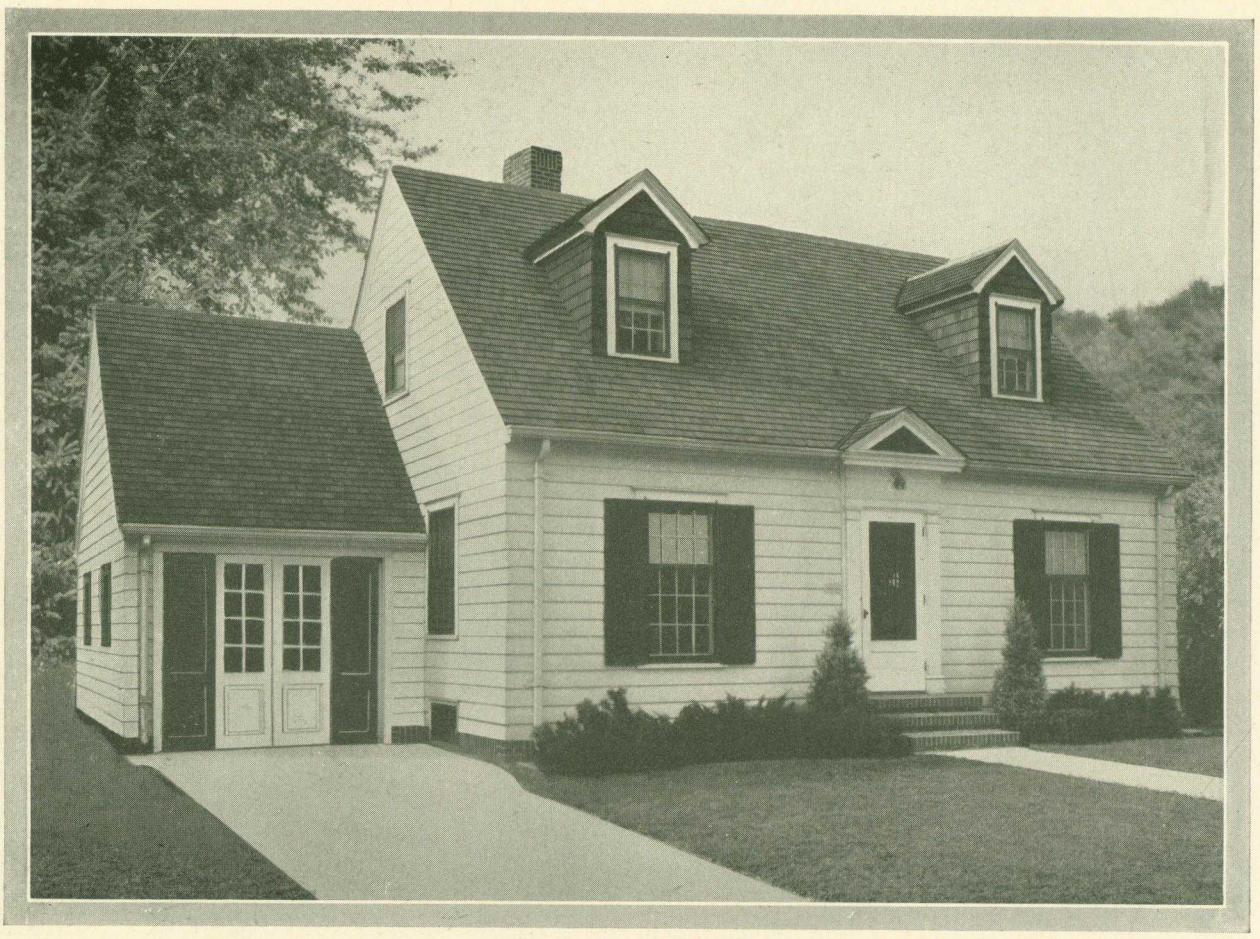
One apartment has a bedroom on the ground floor and another with alcove on the second floor. The larger apartment has two bedrooms on second floor.

In each apartment a wide archway separates the living room from the dining room, giving the effect of one large room.

For conveniences, both apartments leave nothing to be desired in a duplex of this size. This house is well planned for a narrow city lot, and considering that it accommodates two families can be built at remarkably low cost.

[33,400 CUBIC FEET]





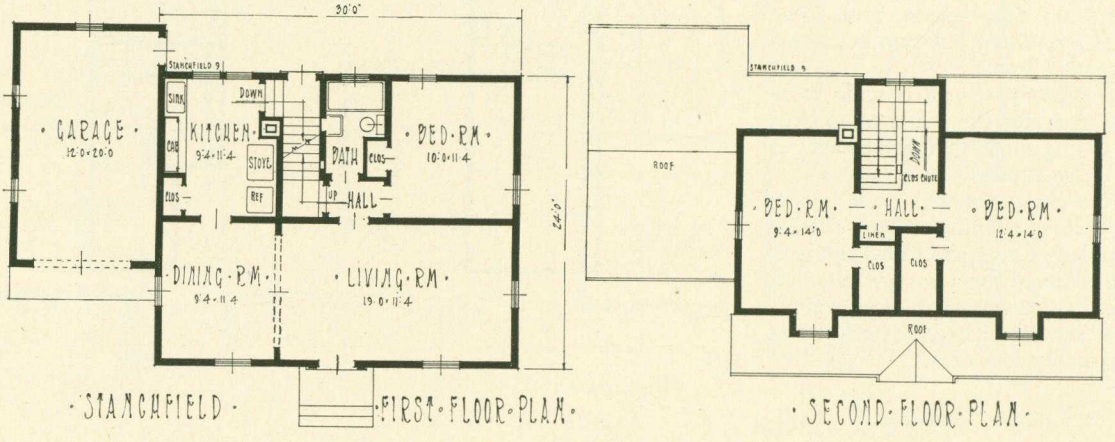
SIX ROOMS AND GARAGE, 30 X 24 FT.

The STANCHFIELD

THIS inviting Cape Cod house, with garage conveniently attached bespeaks "joy of living" from its very appearance. The downstairs bedroom, adjacent to bath, is especially appropriate for a guest room; or, if two sleeping rooms are sufficient, has an appeal as a study or den. The upstairs rooms are unusually large for a house of this size. The wide archway between living room and dining room gives an impression of space to both rooms. The stairways are so contrived as to take a minimum of space from the floors.

The Colonial doorway is an added charm to this beautiful home.

[20,800 CUBIC FEET]



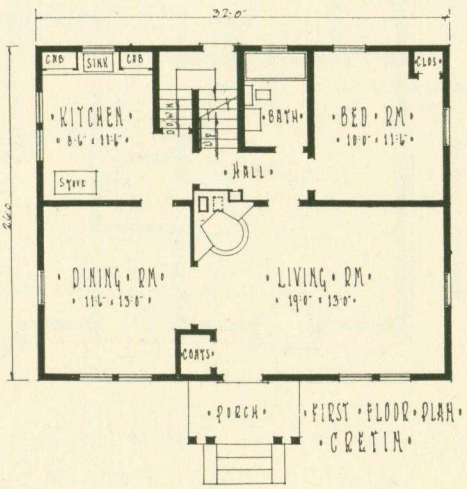
SEVEN ROOMS, 32 X 26 FT.

The CRETIN

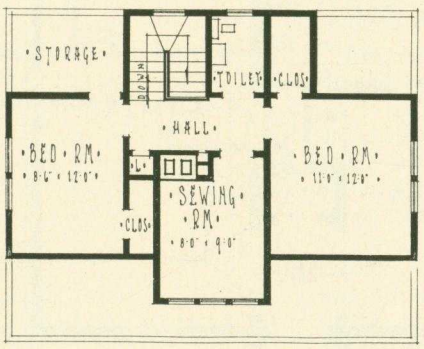
SOMETIMES a single detail will lift a small home out of the commonplace. This may be said of this design, the Cretin. The good proportions of the house as a whole, the finely spaced windows are all important considerations, but it is really the handsome Colonial entrance that distinguishes this exterior.

The floor plan and size of this home is very nearly the same as that of the Devonshire—except the Cretin includes a sewing room whereas the Devonshire does not. But because of the popularity of this plan, we have felt that both designs should be included. Consider them both, and build the one that suits your requirements best. Study this floor plan carefully and you will find much to recommend it for a home of only moderate cost. It is a home that will be found very practical indeed for the average family.

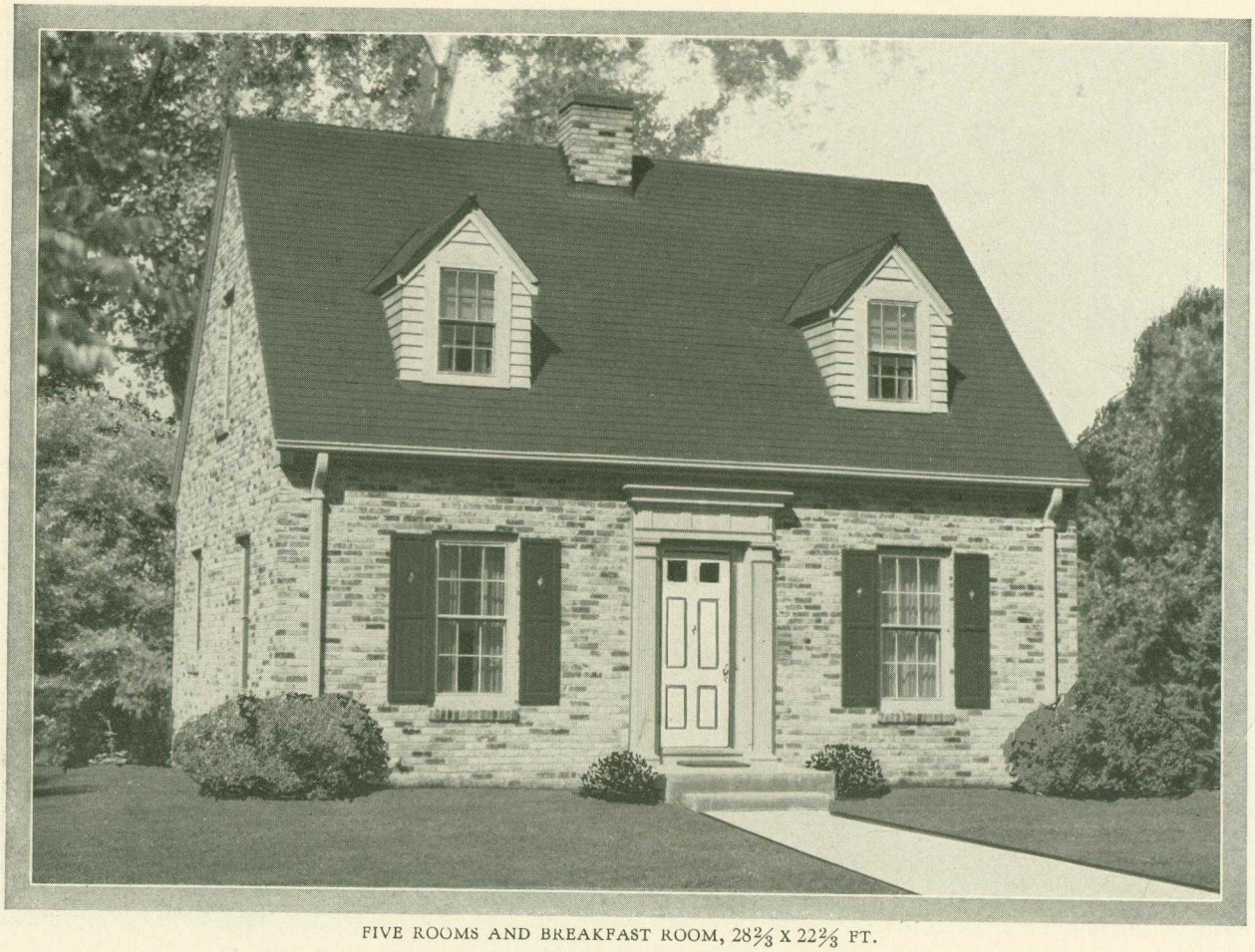
[19,950 CUBIC FEET]



FIRST FLOOR PLAN
CRETIN



SECOND FLOOR PLAN

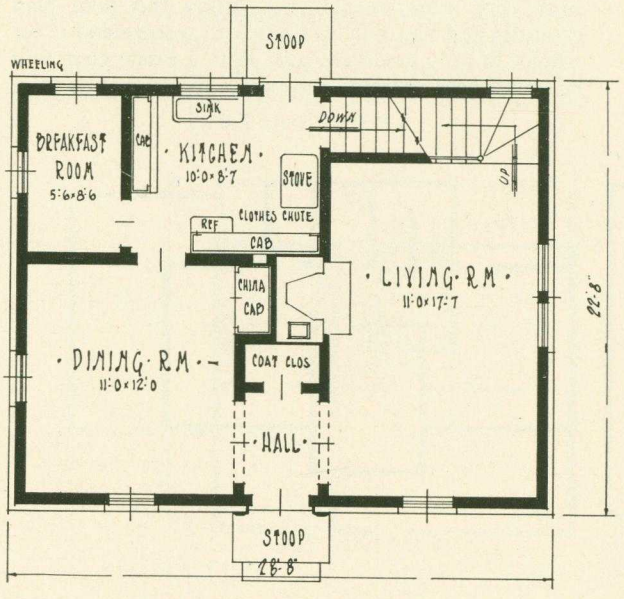


FIVE ROOMS AND BREAKFAST ROOM, 28⅔ X 22⅔ FT.

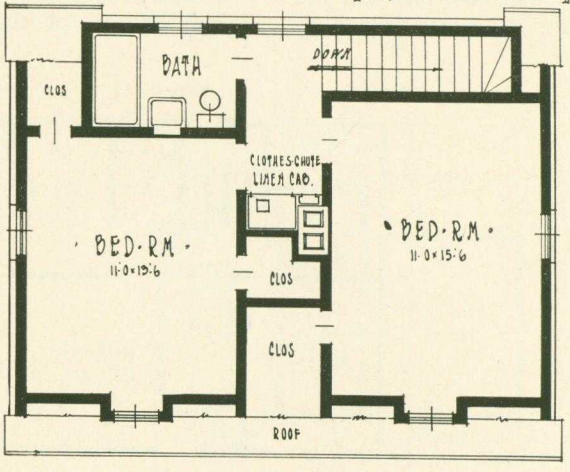
The WHEELING

HERE is a typically American (Cape Cod) small family home that will hold its own for style and charm in a long row of houses. It may be clapboarded or shingled instead of brick veneer. The Colonial entrance and staircase are in keeping with the general design. Two large bedrooms, with bath, and unusual amount of closet space add to its appeal as a real home. The breakfast nook, also, is a highly desirable feature where the family's informal meals and "snacks" will be served. With a setting of lawn and shrubbery, and with a flower garden in the rear, this will be a typical, comfortable home for a family of moderate means.

[17,450 CUBIC FEET]

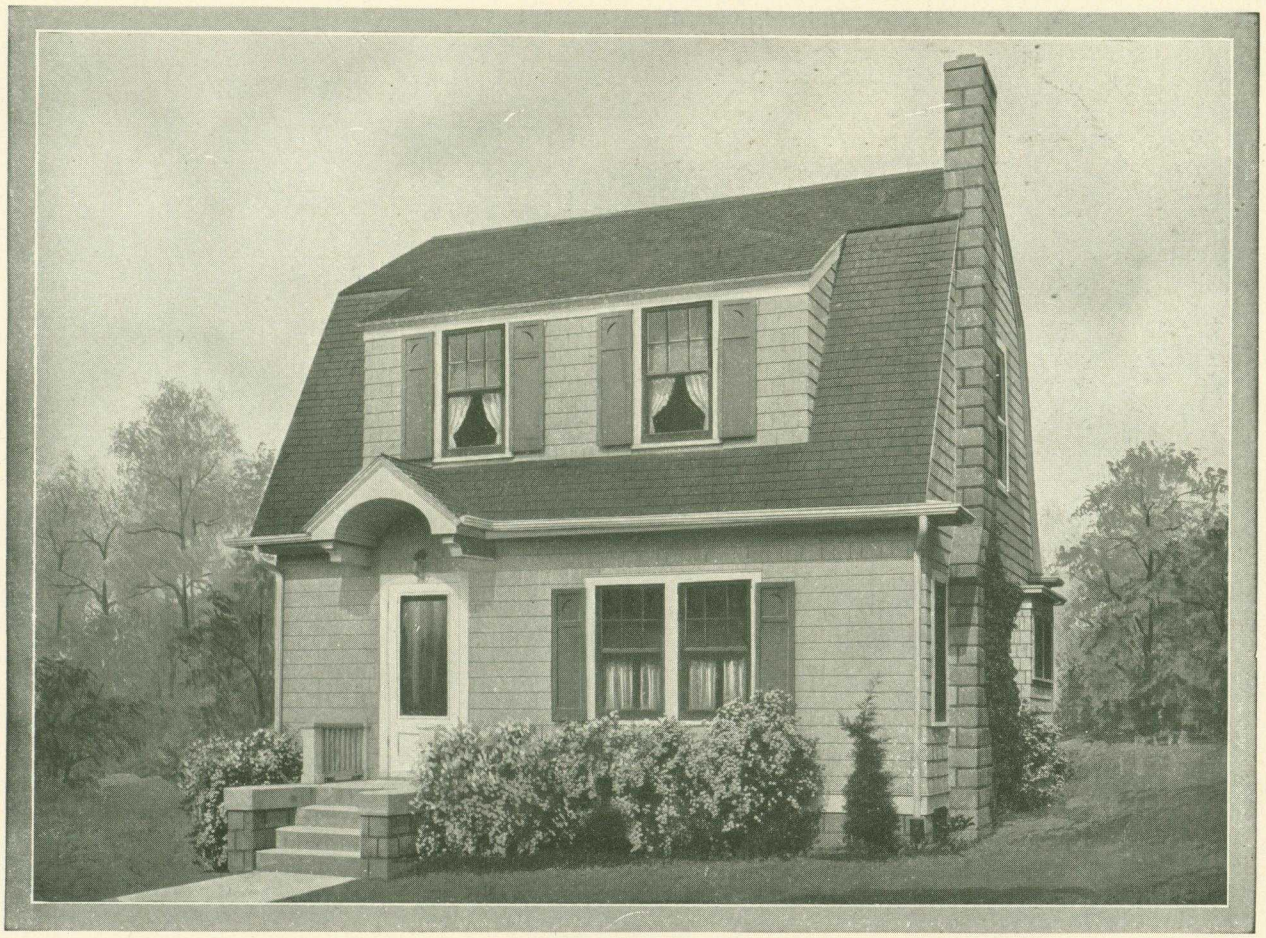


- FIRST-FLOOR-PLAN -



- WHEELING -

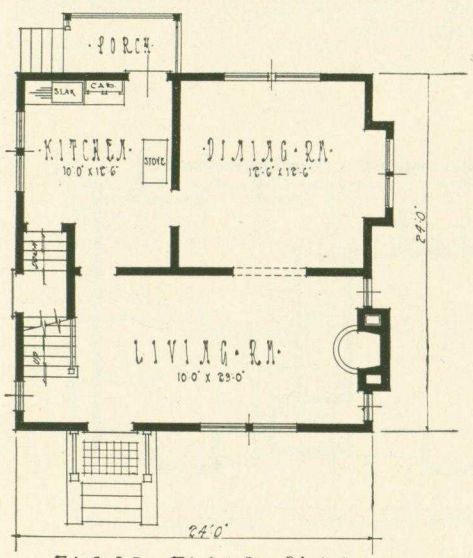
- SECOND-FLOOR-PLAN -



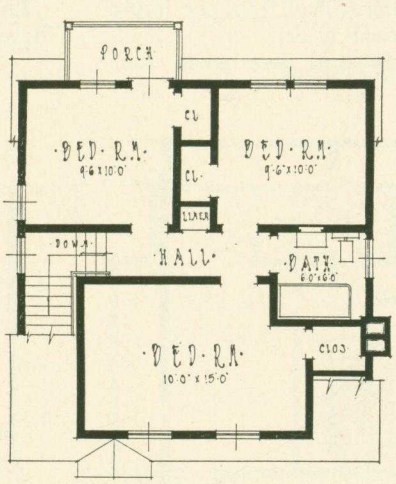
SIX ROOMS, 24 X 24 FT.

The VAN DYKE

SELDOM do you find a small home of the Dutch Colonial design that does not seem top heavy or out of harmony with the true lines for this type of house; but this one is really well proportioned for a house of a dimension of twenty-four by twenty-four feet. Though the blue prints call for frame construction, it could be built of brick veneer for the first story. The charm of this type of house is its old and truly characteristic design. For brick veneer use mortar joints and mingled colors. The side grade door makes an entrance to the basement from the yard, saving many steps through the house.



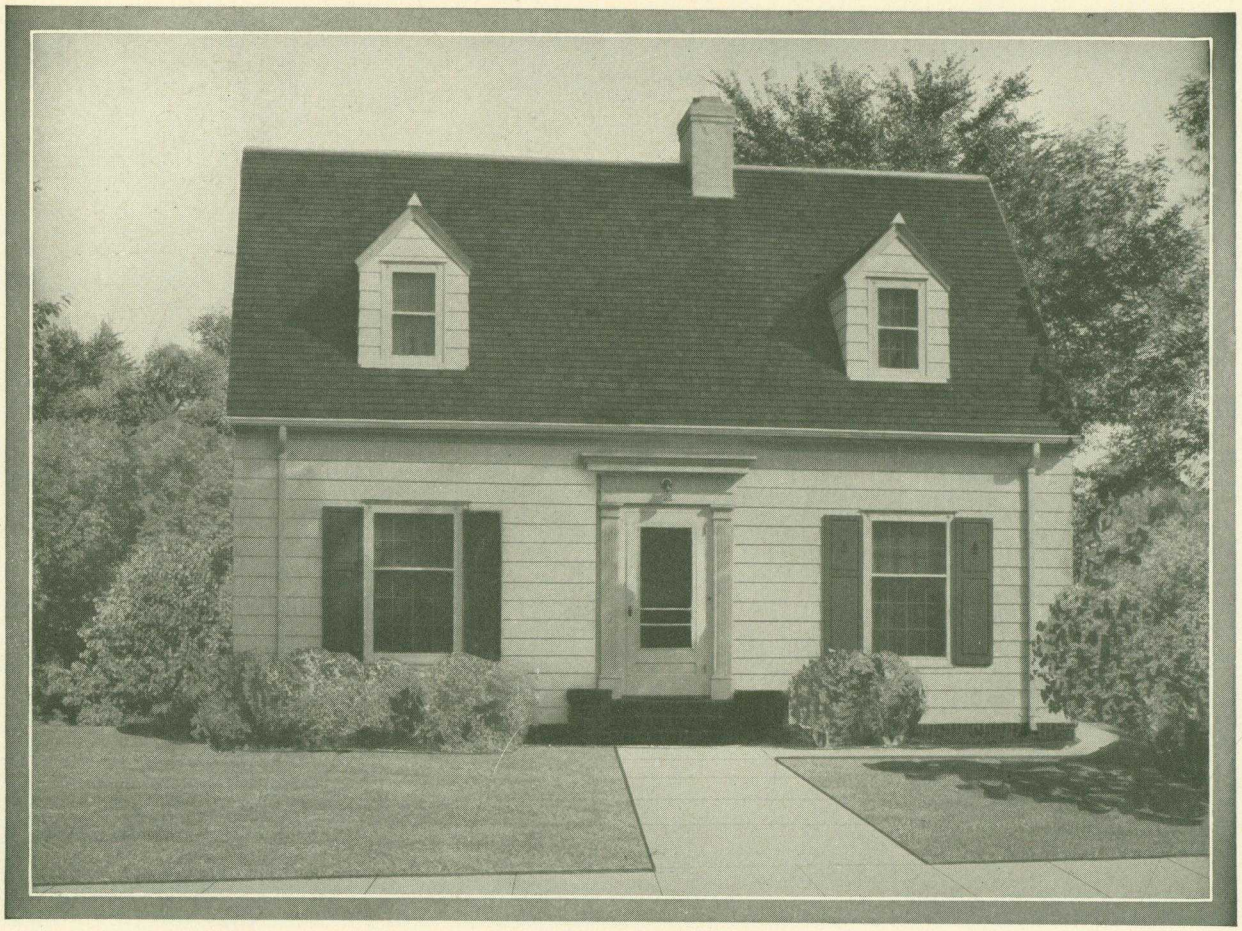
FIRST FLOOR PLAN
VAN DYKE



SECOND FLOOR PLAN

Interior decorations should be in Colonial wall papers, stained woodwork first floor and white enameled on second floor. Avoid all rough textures in plaster or ornamental plaster cornices. The fire place laid up with a smooth surface brick and a red tile hearth is in keeping with the charm of this style of architecture.

A hot air heating plant is quite adaptable to the square type of house. [17,300 CUBIC FEET]



SIX ROOMS, 32 X 26 FT.

The TARRYMORE

AN attractive, low cost Cape Cod Colonial house, economical to build because of its square shape.

A special feature is the living room unusually large for a house of this size. The inside fireplace simplifies, somewhat, the problem of heating.

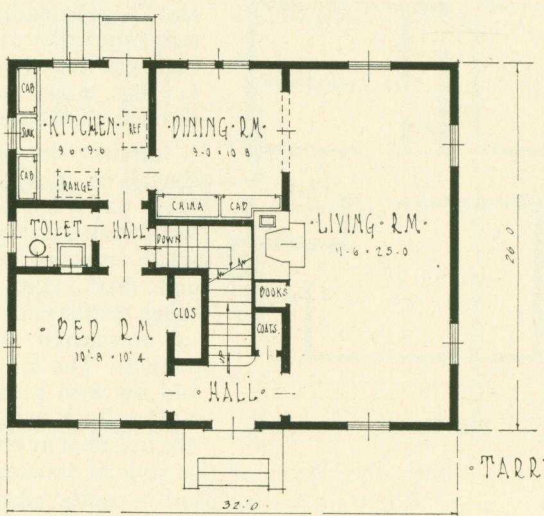
The room across the entrance hall from the living room may be used as a bedroom or den.

The down-stairs lavatory will save much stair climbing, a feature not often found in modest size homes.

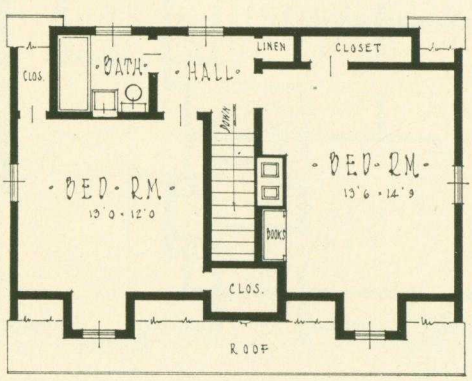
Upstairs we have two excellent bedrooms and bath. Note the amount of closet space, and the book-nook in owner's bedroom.

This house on *your* lot will fulfill your idea of the "house of your dreams."

[24,000 CUBIC FEET]

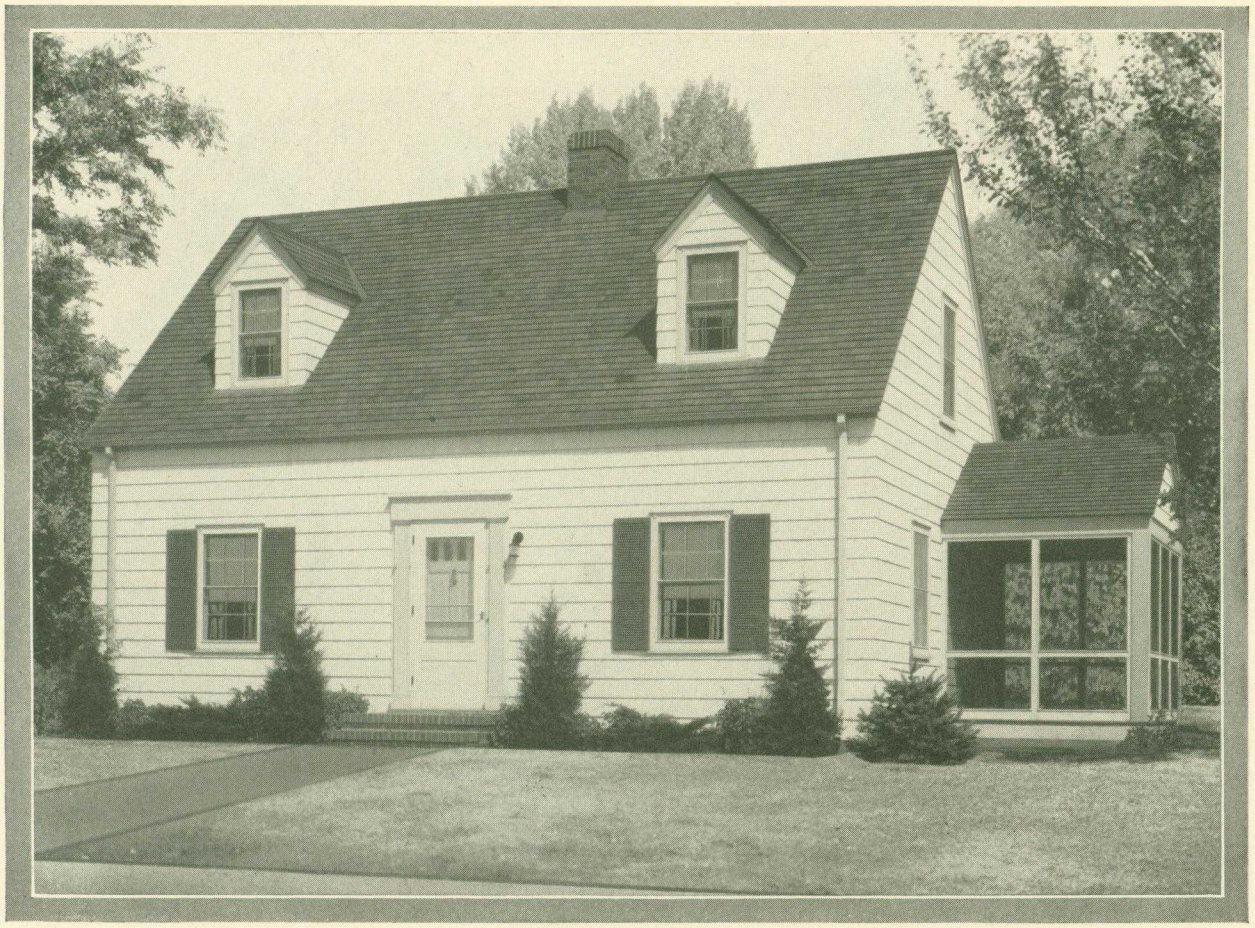


FIRST FLOOR PLAN



SECOND FLOOR PLAN

TARRYMORE

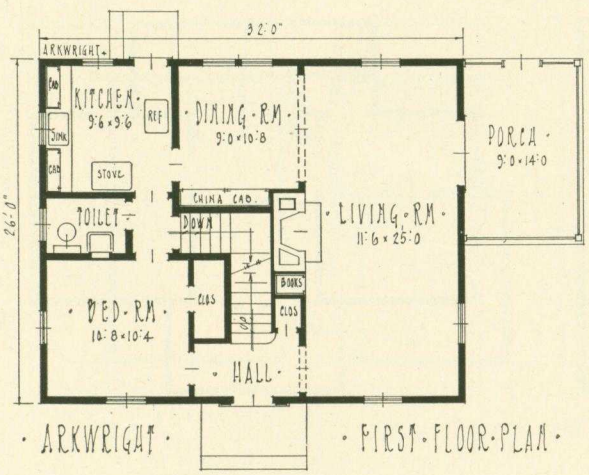


SIX ROOMS, 32 X 26 FEET

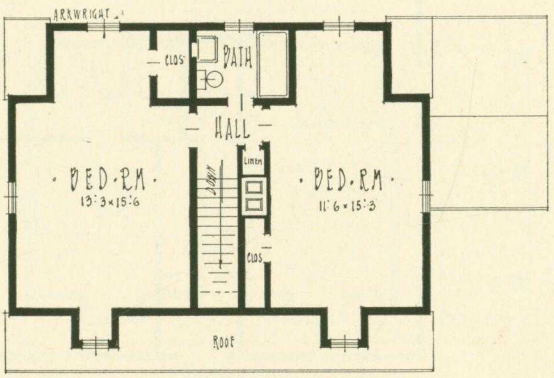
The ARKWRIGHT

YOU can live a finer life and give your family solid comfort in this charming Cape Cod cottage. The spacious living room, where family life centers, with its fire-place, satisfies the desire of the home builder who wants the most enjoyment for his money. The downstairs bedroom, if not needed for that purpose, may be used as a den, or a place for quiet if guests are being entertained in the living room. The downstairs lavatory saves much stair climbing, while two bedrooms upstairs have bath conveniently located between. The porch is the final touch of family comfort, looking out three ways.

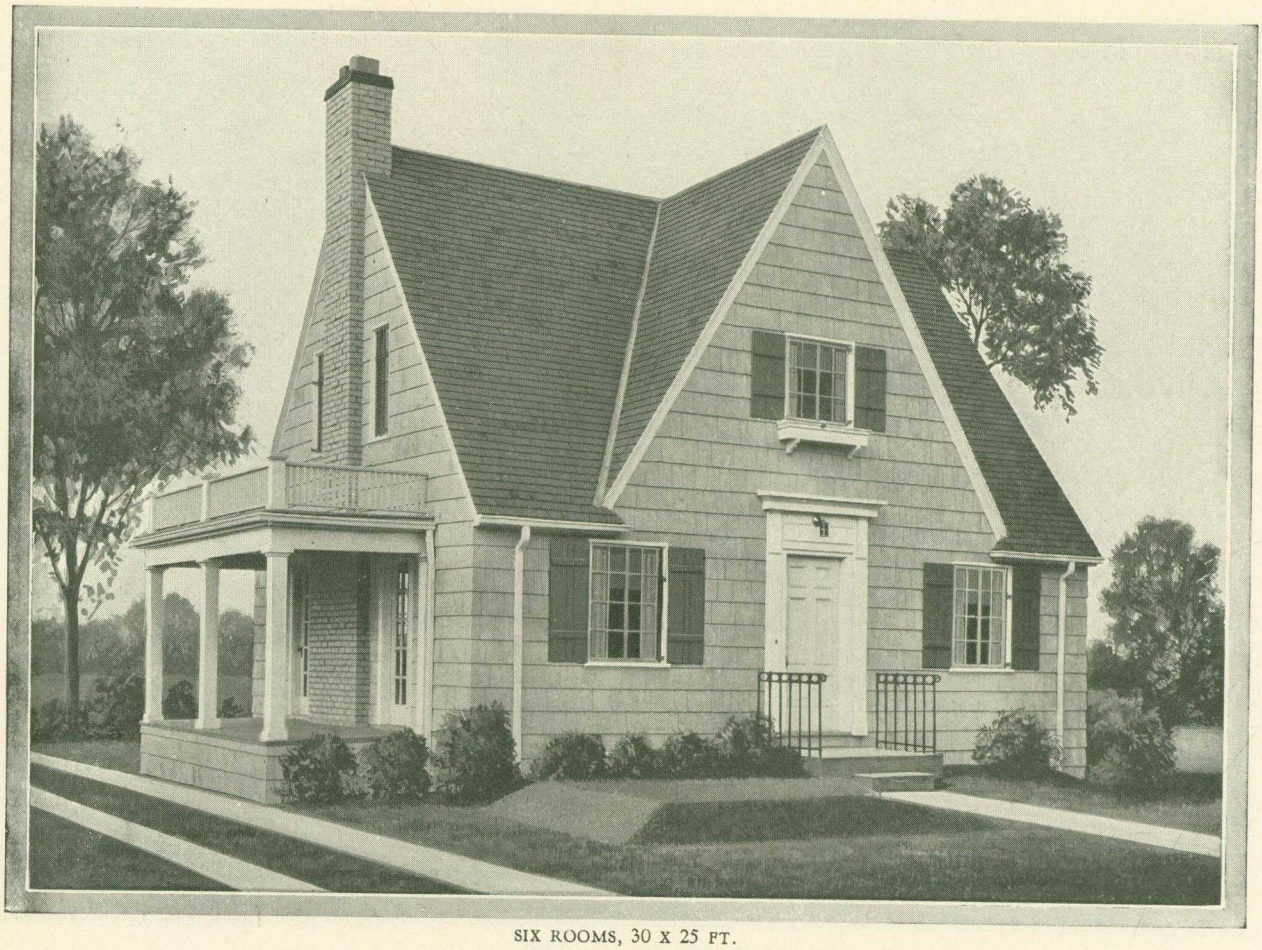
[19,900 CUBIC FEET]



ARKWRIGHT · FIRST FLOOR PLAN



SECOND FLOOR PLAN



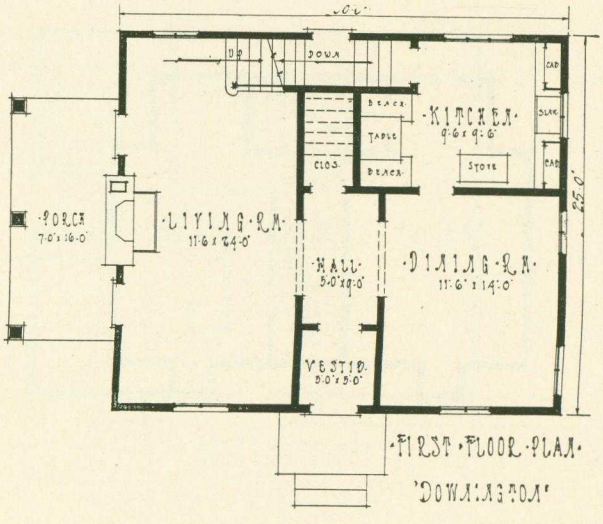
SIX ROOMS, 30 X 25 FT.

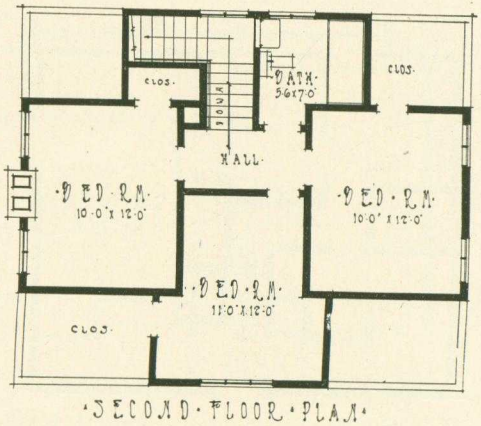
The DOWNINGTON

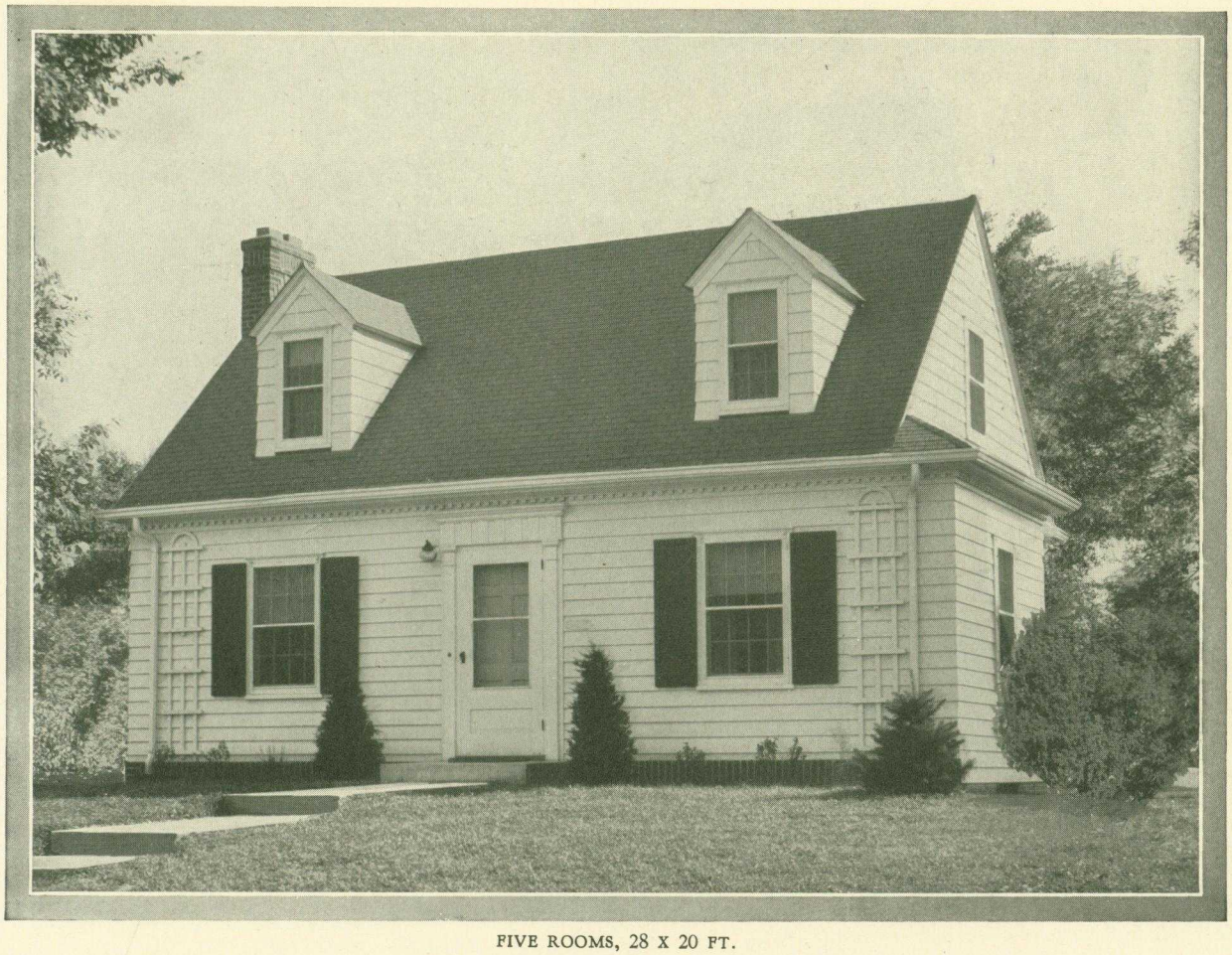
THIS charming house has that pleasing well designed appearance everyone admires but which is so seldom realized in small home planning. The central gable, with its dignified doorway are the features of this place. The side porch and chimney make an added attraction.

The plan calls for six rooms, well arranged with relation to each other. The living room is especially large and has a fireplace, open stairway and French doors leading to side porch. The kitchen has a recessed nook for breakfast bench and table.

The second floor includes three bed rooms that have large closets, and storage space. The bath room has a recessed tub. Exterior treatment of silver gray shingles, brown roof and a terraced lawn make a pleasing color combination. [19,500 CUBIC FEET]





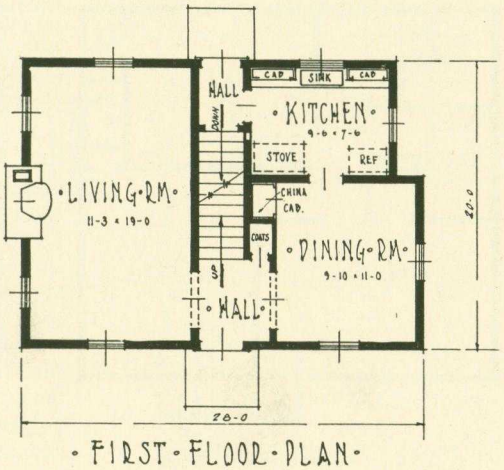


FIVE ROOMS, 28 X 20 FT.

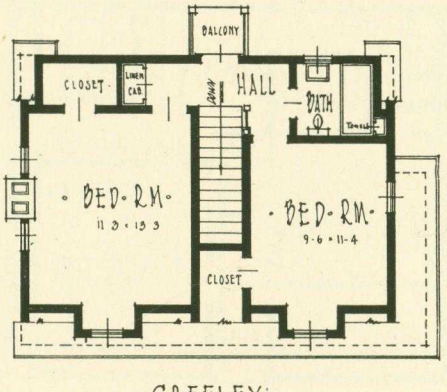
The GREELEY

THE first glance at this homey Cape Cod bungalow makes one wonder how many rooms can be comprised in such a small and inexpensive home. The answer is in the fact that, contrary to usual practice in homes in this class, the downstairs portion is given over entirely to daytime uses. The kitchen is compact, exceptionally well arranged, and convenient. The two good sized bedrooms, with bath room are on the second floor, well lighted by windows in front and on the sides.

This house has a "personality." The central hall flanked by living room and dining room give an atmosphere of hospitality. The brick foundation trim makes a good background for shrubbery or perennials. The outside walls may be shingled, or, if preferred, wide clapboards may be used. [14,900 CUBIC FEET]



FIRST FLOOR PLAN



GREELEY

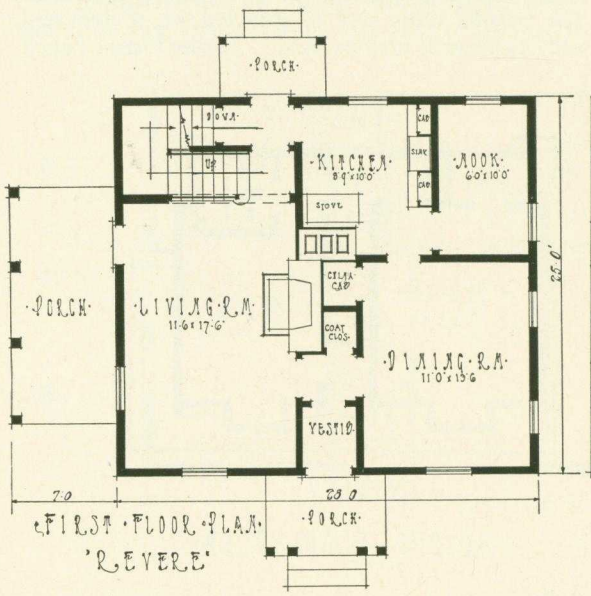
SECOND FLOOR PLAN

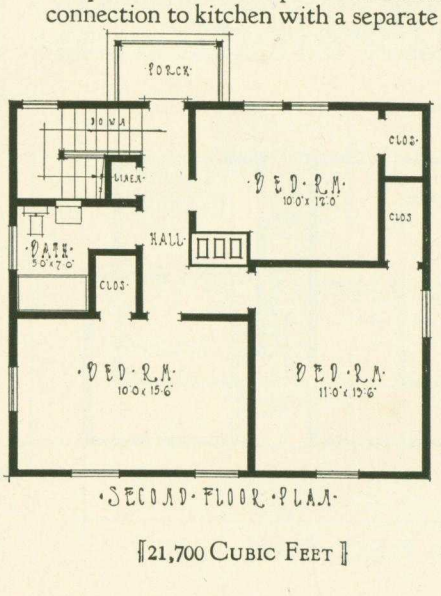
SIX ROOMS AND BREAKFAST NOOK, 28 X 25 FT.

The REVERE

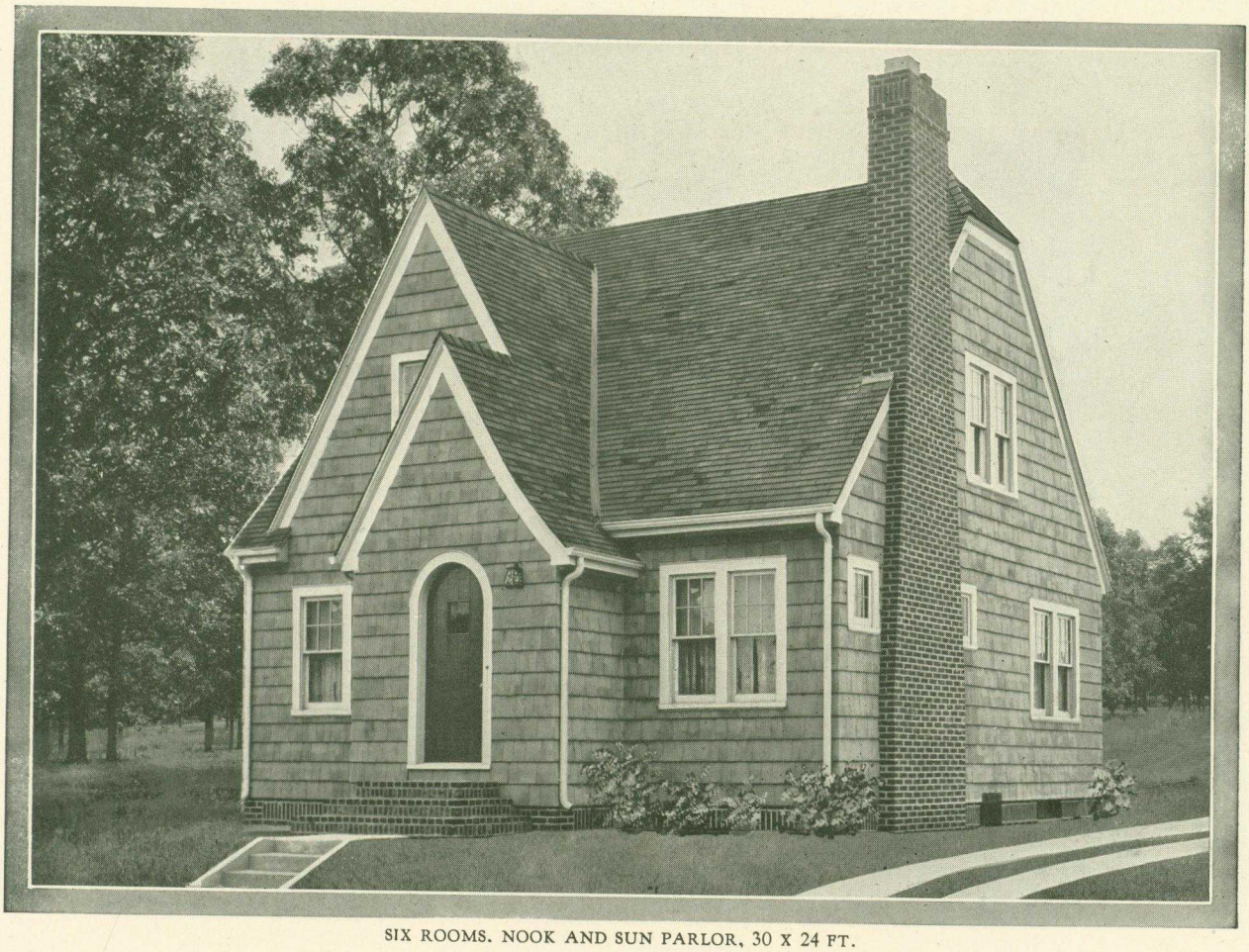
HERE we have a little gem, just small enough to be built with reasonable cost, and large enough to keep the interior divided in well proportioned and ample rooms. Study the exterior, the simple regular lines, the modest entrance, beautiful windows and most of all, a large central chimney. We often do not realize how a chimney can "make or break" a house. At the peak of the roof it belongs, but many times it is not possible to put it there.

The interior speaks for itself. The living and dining room at the front, connected by a short passage is very unique. The inside fireplace with chimney giving direct connection to kitchen with a separate flue is very good. The nook is welcome in any home and the open stairway with direct connection to basement, rear yard and kitchen is a salient feature. The second floor has three large bed rooms. Keep such a house white, straw colored roof, light brown shingles and well planted shrubbery; it will be a gem in any community.





[21,700 CUBIC FEET]

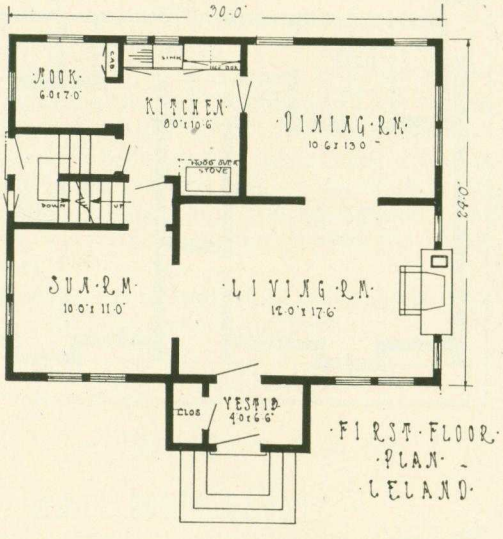


SIX ROOMS. NOOK AND SUN PARLOR, 30 X 24 FT.

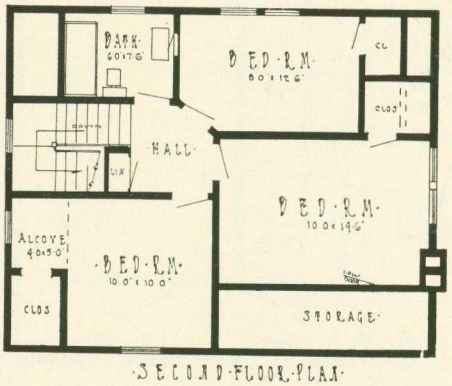
The LELAND

FOR those who prefer the modest and retiring type of home this English semi-bungalow was designed. With three bedrooms upstairs and dining room, breakfast nook, large living room and sun room it accommodates nicely the family of average size. The stairs lead directly to the kitchen door to give privacy if a maid is kept.

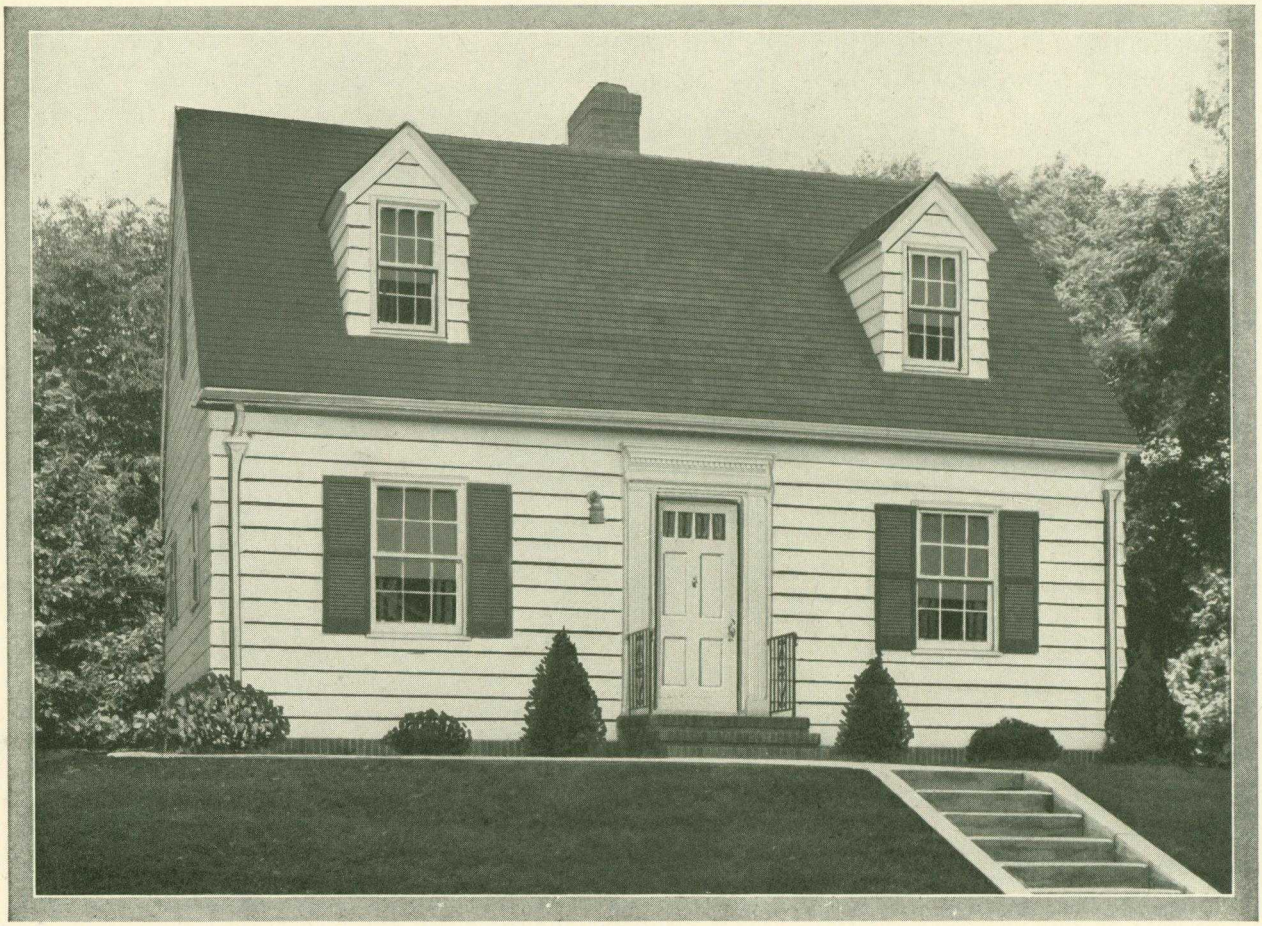
Unlike the Rowland design, the sun parlor is under the main roof making the house more compact and easier to heat. The two windows in the breakfast nook make it a bright and cheery place to start the day, and the fireplace makes the living room cozy for an evening at home with friends. A house both attractive and comfortable to live in. ⟦ 23,800 CUBIC FEET ⟧



FIRST FLOOR PLAN - LELAND



SECOND FLOOR PLAN

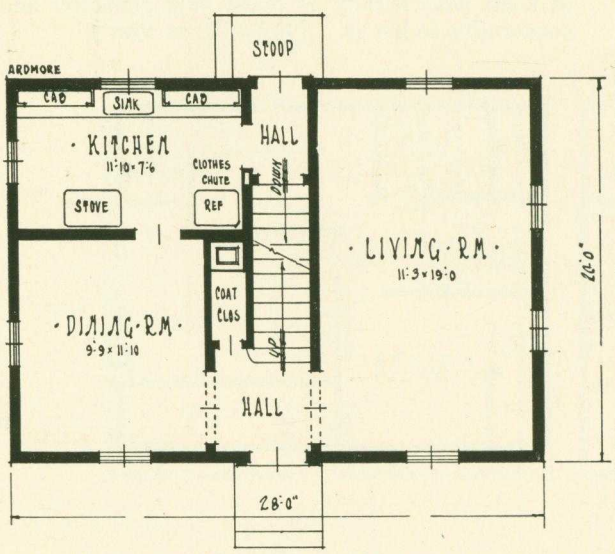


FIVE ROOMS, 28 X 20 FT.

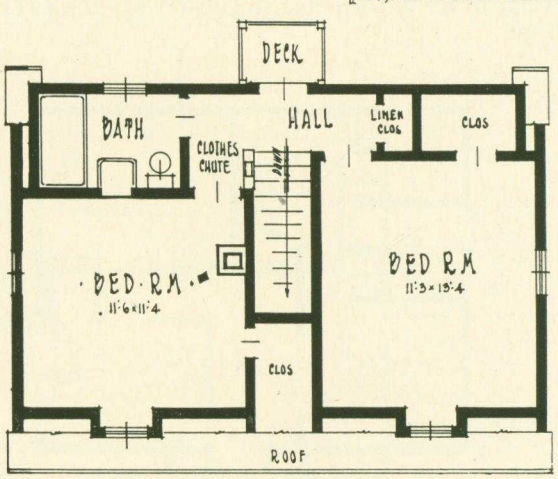
The ARDMORE

THIS cozy Cape Cod Colonial will make an ideal home for a small family. The living room, with exposure to sun and air on three sides, has ample wall space. The kitchen, with its extra large cabinets, is an ideal step-saving work-room for the housewife. Upstairs we have two bedrooms with bath and generous closet space. Notice the airing deck opening from the upper hall. Imagine this attractive home on your lot, painted white or grey, with green shutters and roof, in a setting of shrubbery and blooms.

[14,500 CUBIC FEET]

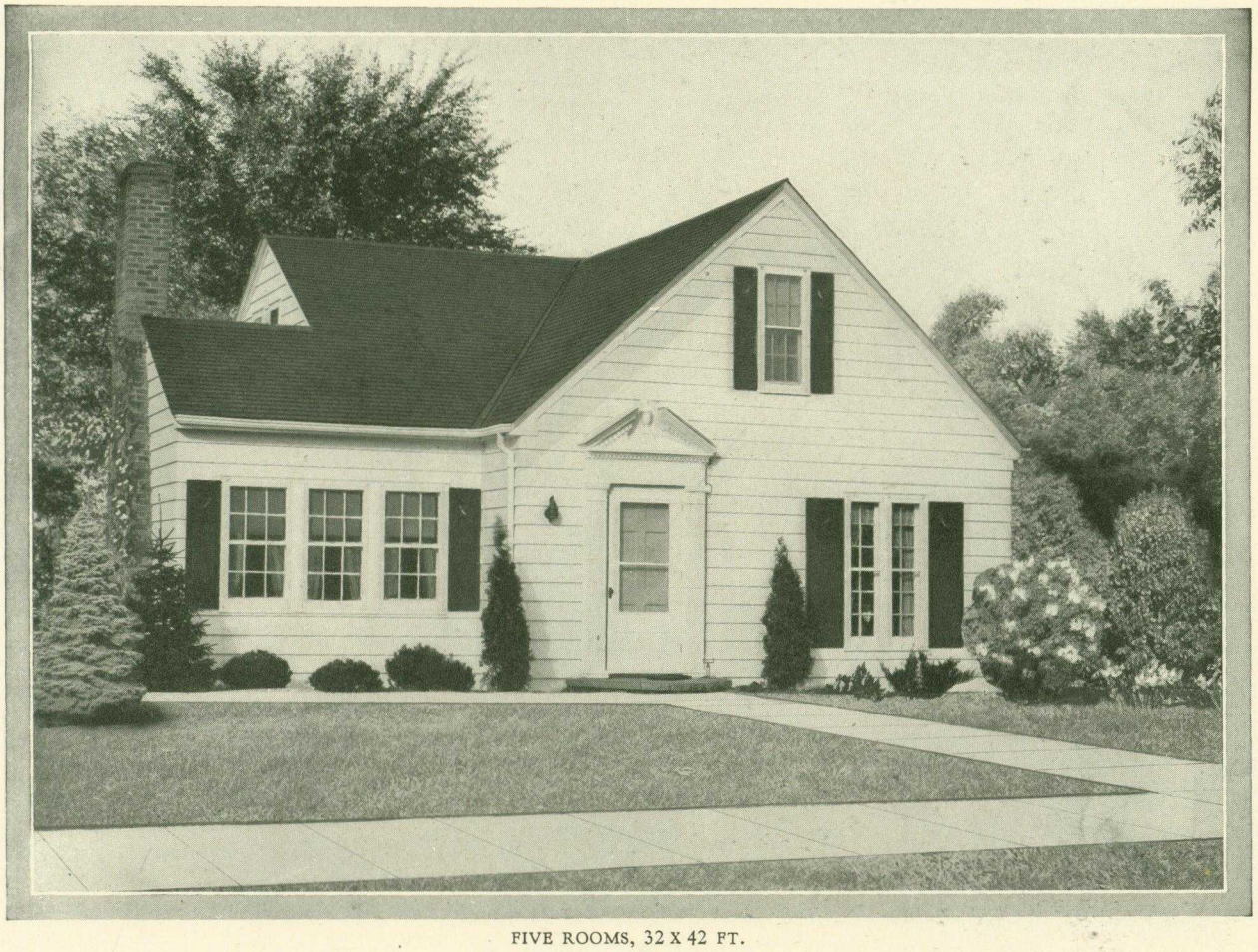


- FIRST-FLOOR PLAN -



- ARDMORE -

- SECOND-FLOOR PLAN -



FIVE ROOMS, 32 X 42 FT.

The ADAMS

THIS Colonial bungalow will be characteristic of its type if built with wide siding, painted white, with green shutters and roof. Or, the roof may be of weathered shingles.

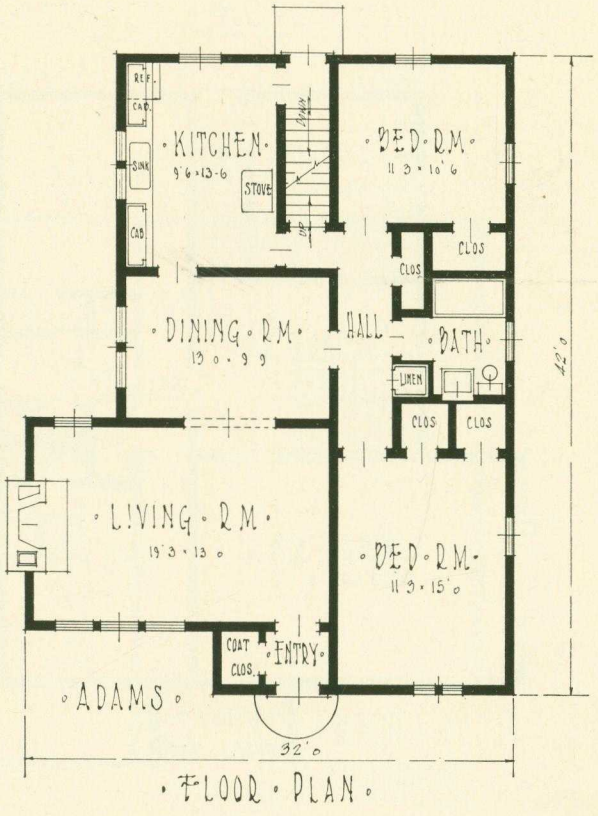
The living portion is dominated by a large living room, with fireplace. The archway approach to the dining room gives an impression of spaciousness.

The working space, or kitchen, is joined to the sleeping quarters and bathroom by a hall, convenient access to which is had also from the dining room.

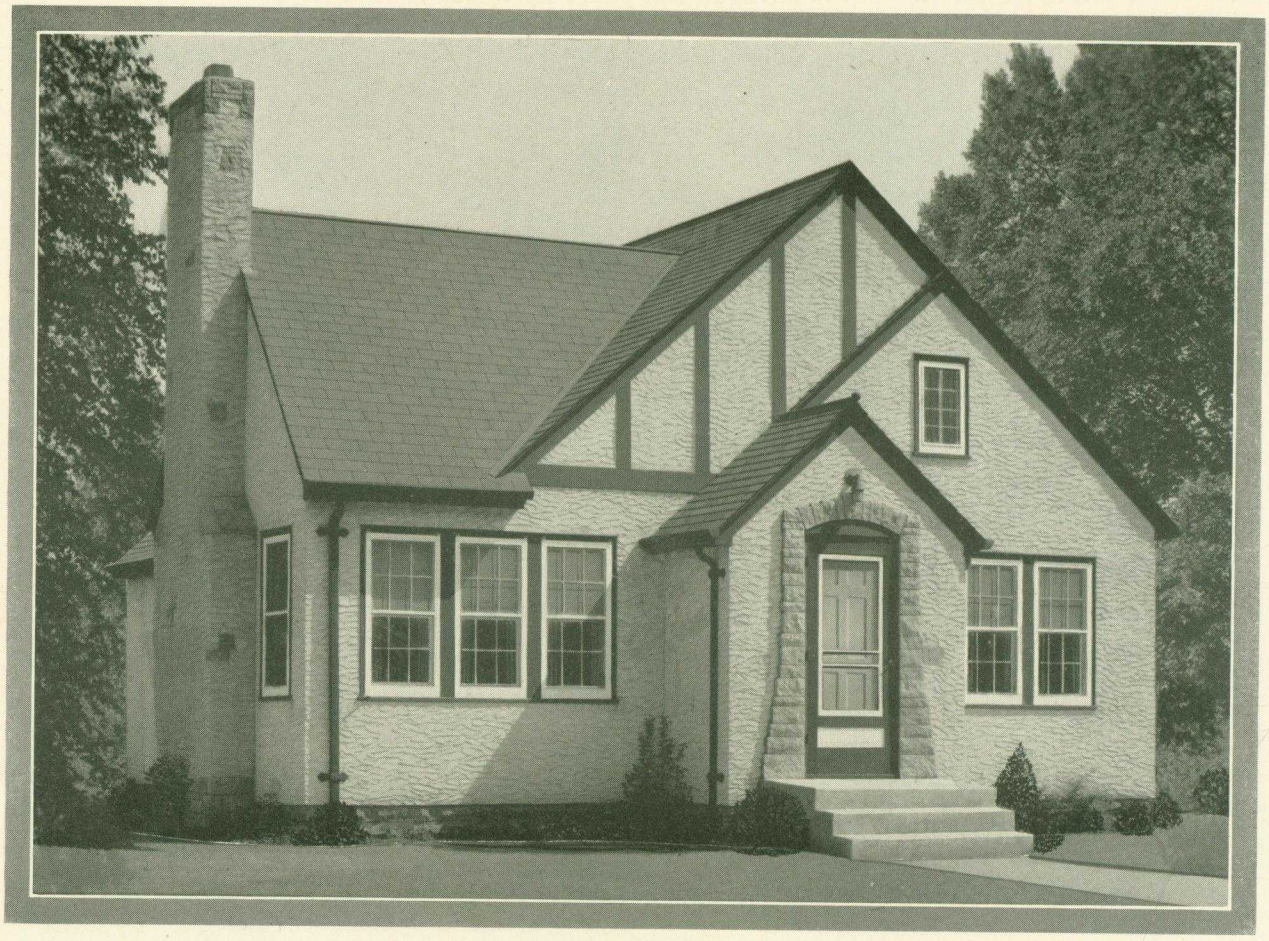
The owner's bedroom has two closets, a feature which will be much appreciated by the heads of the family. Both bedrooms have cross ventilation. The housewife will take keen enjoyment in the roomy linen closet.

A stairway leads to attic which will provide space for future additional sleeping quarters.

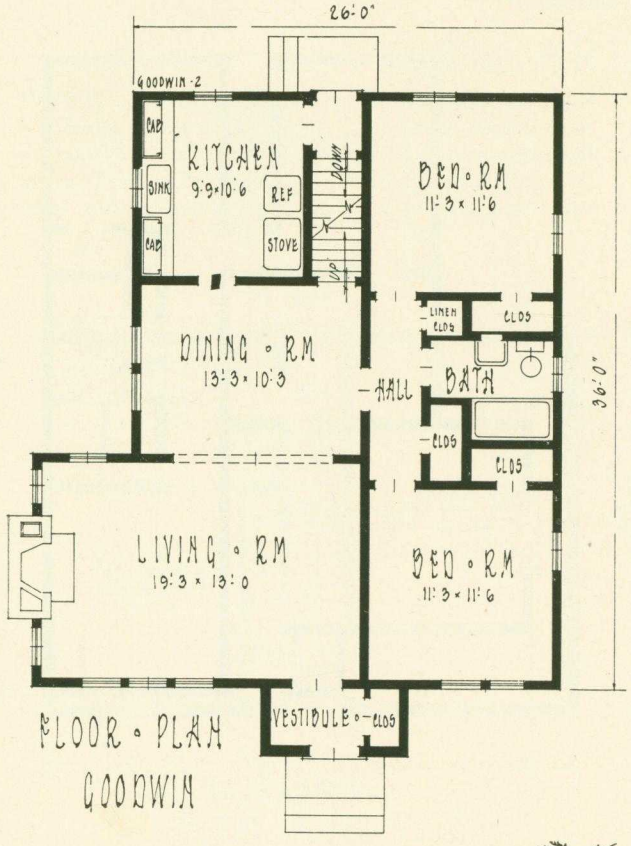
[27,700 CUBIC FEET]



FLOOR PLAN



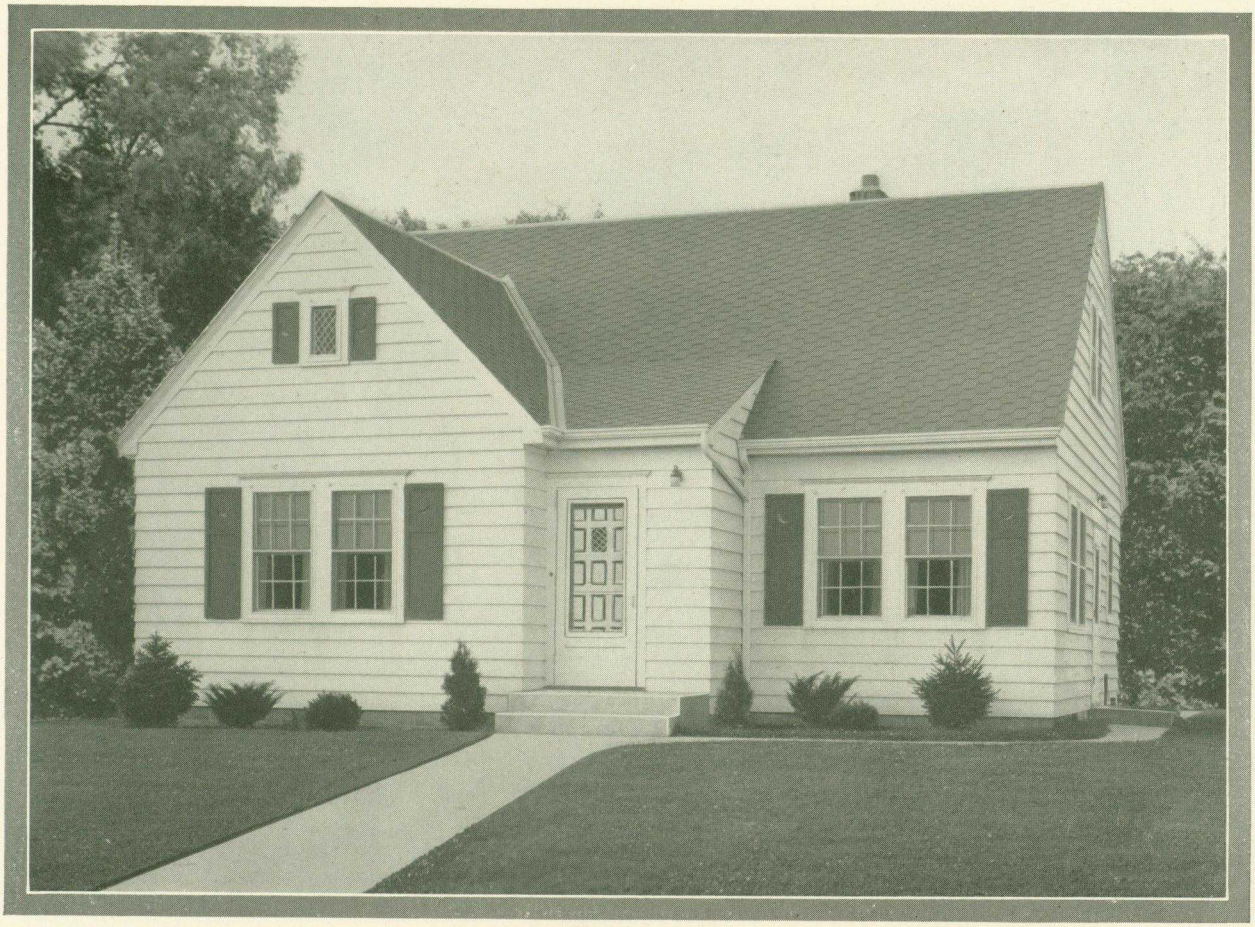
FIVE ROOMS, 26 X 36 FT.



The GOODWIN

THIS design is an adaptation of centuries-old Elizabethan English architecture and is popular and practical today, as it will be a century hence. One enters from the vestibule and the archway into dining room, which may be hung with drapes, adds to the impression of spaciousness. The fireplace, flanked with three-way windows adds its air of hospitality and comfort. The bedrooms provide wall space for double or twin beds; and separated from the daytime quarters, they afford quiet for family members while entertainment goes on or the radio performs. There are generations of a "heap of living" in this home. The outer walls finished in rough stucco with brown stain woodwork will complete an outstanding design.

[23,800 CUBIC FEET]

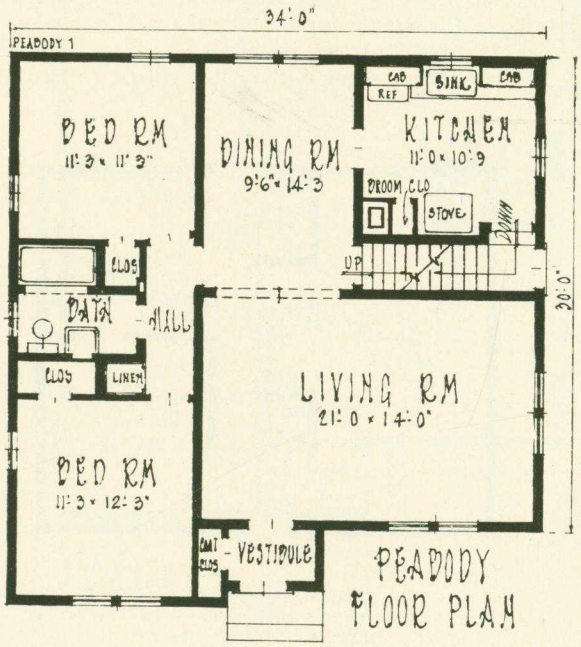


FIVE ROOMS, 34 X 30 FT.

The PEABODY

AS YOU enter the living room from the vestibule, after hanging coat and hat in the coat closet, the arched doorway into dining room gives the impression of roominess. The architect has isolated the bedrooms from the main living quarters, making for privacy. The main bedroom will accommodate twin beds. Because of unusual wall space in living room furniture may be placed at good advantage. The floor plan is similar to that of the Chadbourne, though reversed. The paneled shutters are a feature which lends to the substantial appearance of this attractive home.

[25,700 CUBIC FEET]



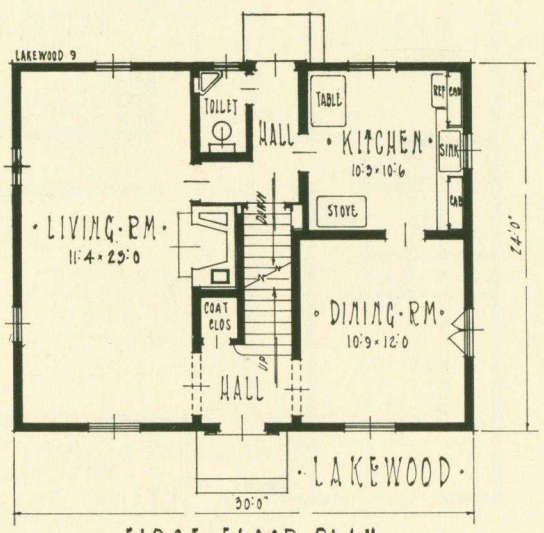
FIVE ROOMS, 30 X 24 FT.

The LAKEWOOD

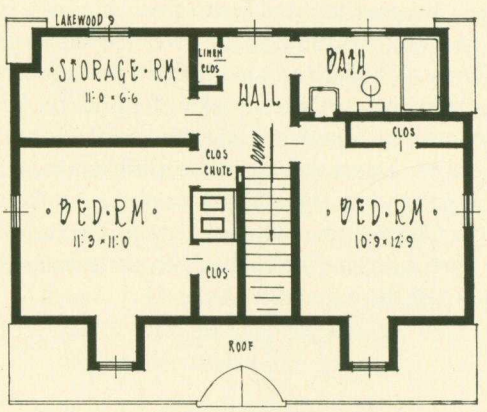
A CAPE COD house is always a sound investment, from the standpoints of architectural charm, economy in building, maintenance and resaleability. A distinctive feature of the Lakewood, and one which first meets the eye on approach, is the fascinating entrance, in true American tradition.

The large living room, with open fireplace, betokens hospitality. The lavatory on the ground floor, included for good measure, saves much stair climbing. Here too, one is intrigued by the second floor arrangement with bath, linen closet, clothes chute, good sized closets, and storage room. Not too expensive to build.

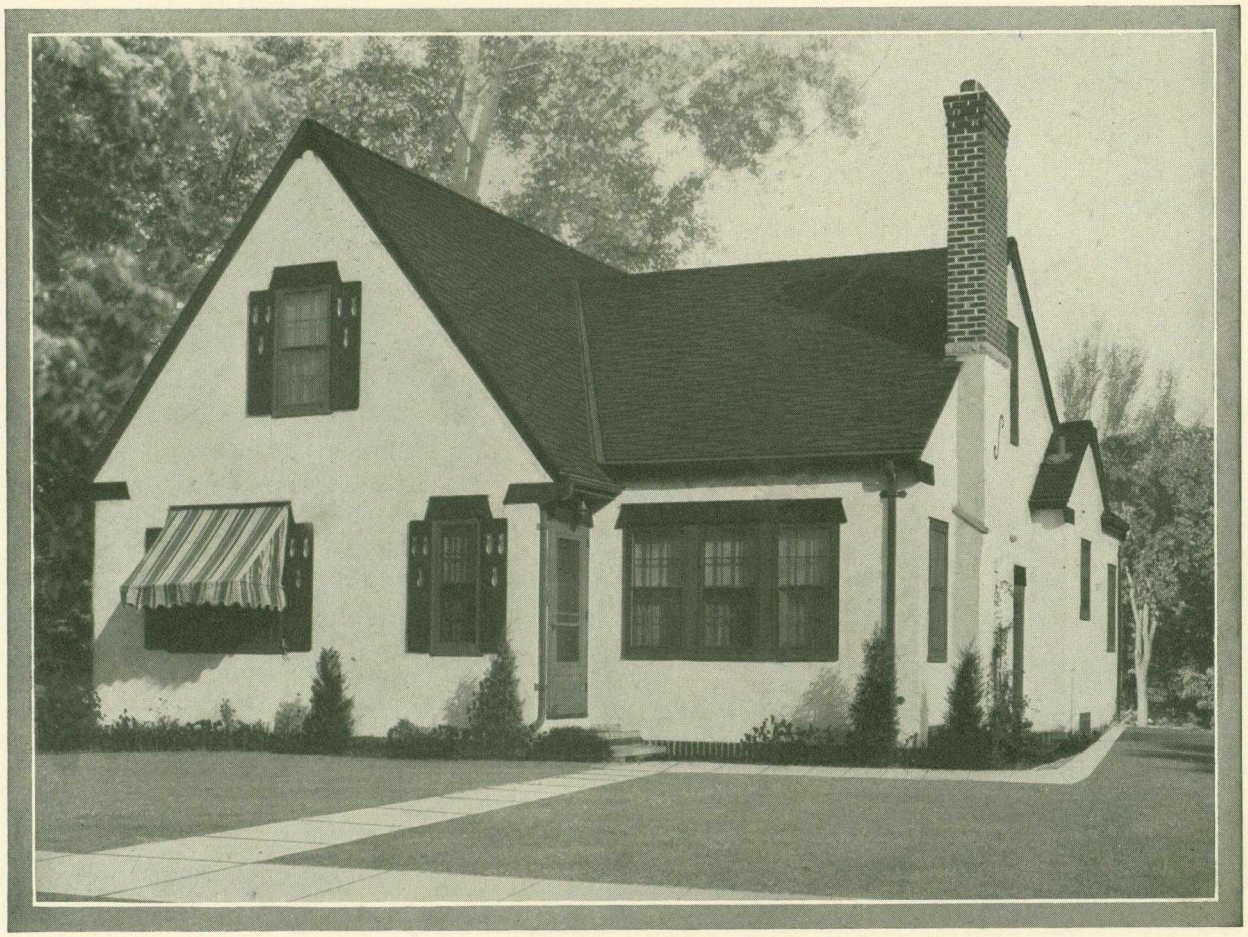
[18,000 CUBIC FEET]



FIRST-FLOOR-PLAN



SECOND-FLOOR-PLAN



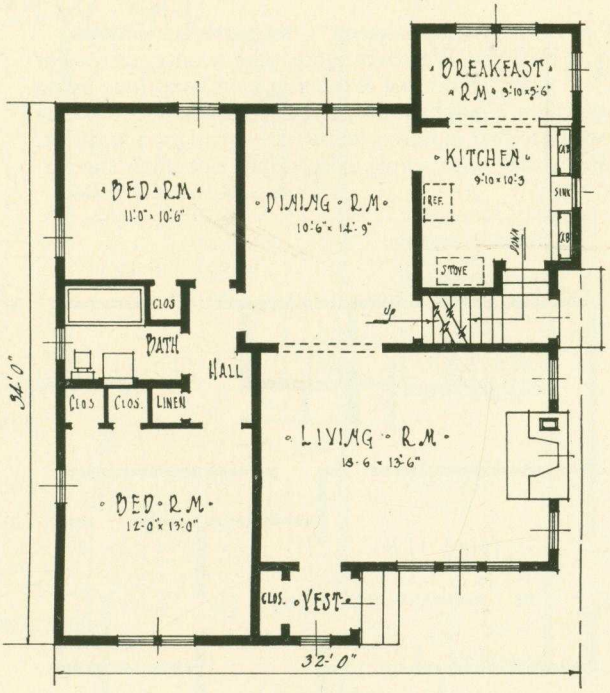
FIVE ROOMS AND BREAKFAST ROOM, 32 X 34 FT.

The BELMONT

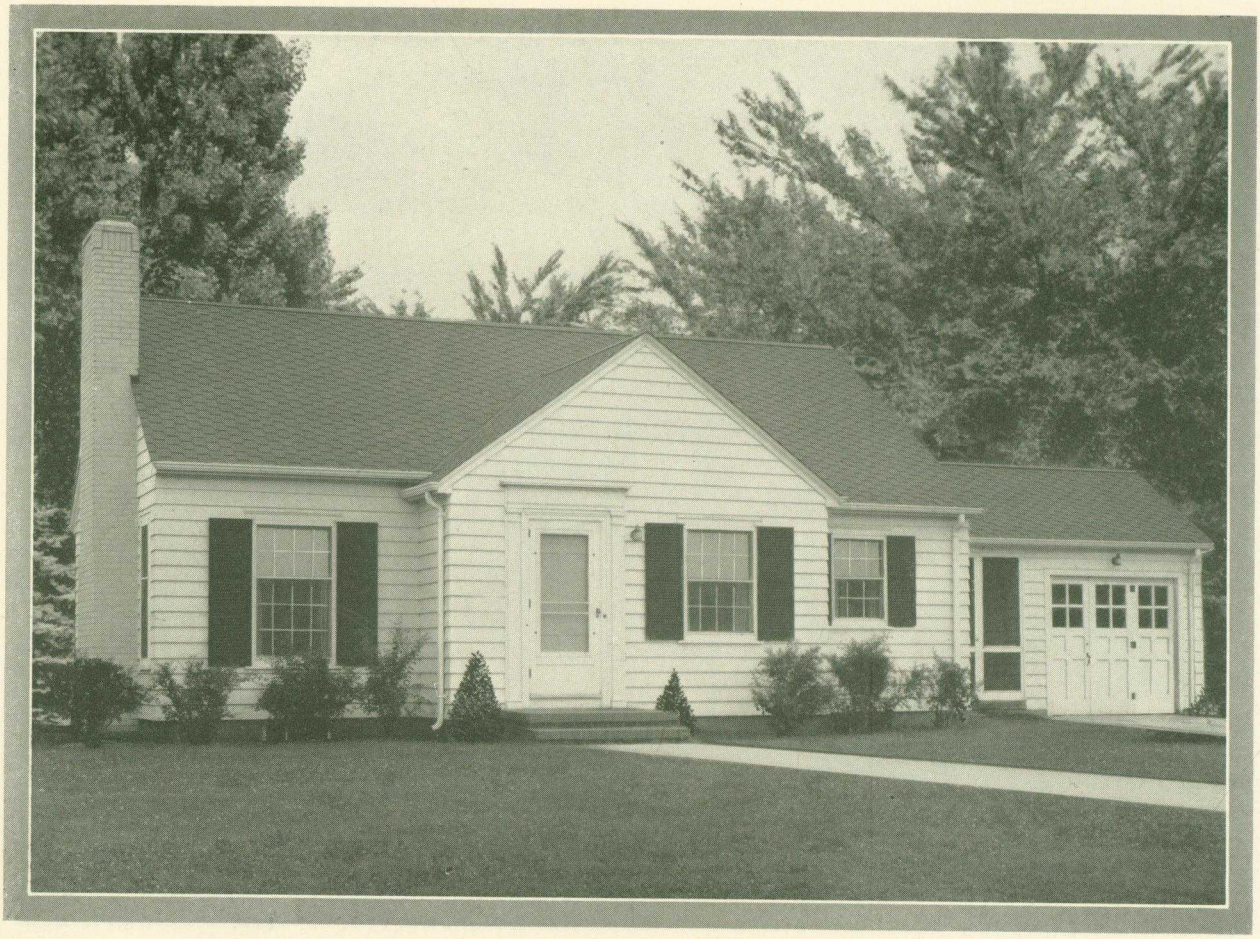
AN English stucco bungalow that is "different" and highly pleasing to the eye. The picturesque exterior is especially attractive, betokening an equally satisfying interior.

The rooms are large and well arranged. The spacious living room, 18′6″x13′6″, with fireplace is separated by an arch from the dining room and gives an effect of roominess. The breakfast nook off the kitchen meets every day needs when the family is alone. The dining room, breakfast room and one bedroom look out upon the garden. Both bedrooms have cross ventilation. The attic is large enough for extra, airy rooms. The conveniences of ample closet space are afforded in this plan. Truly a distinctive home of moderate cost.

[26,650 CUBIC FEET]



FLOOR PLAN
BELMONT

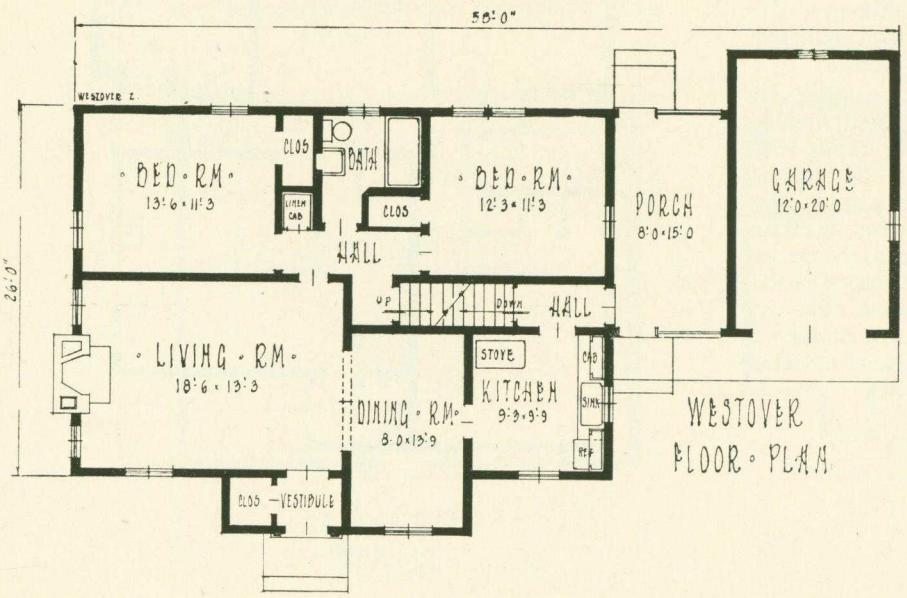


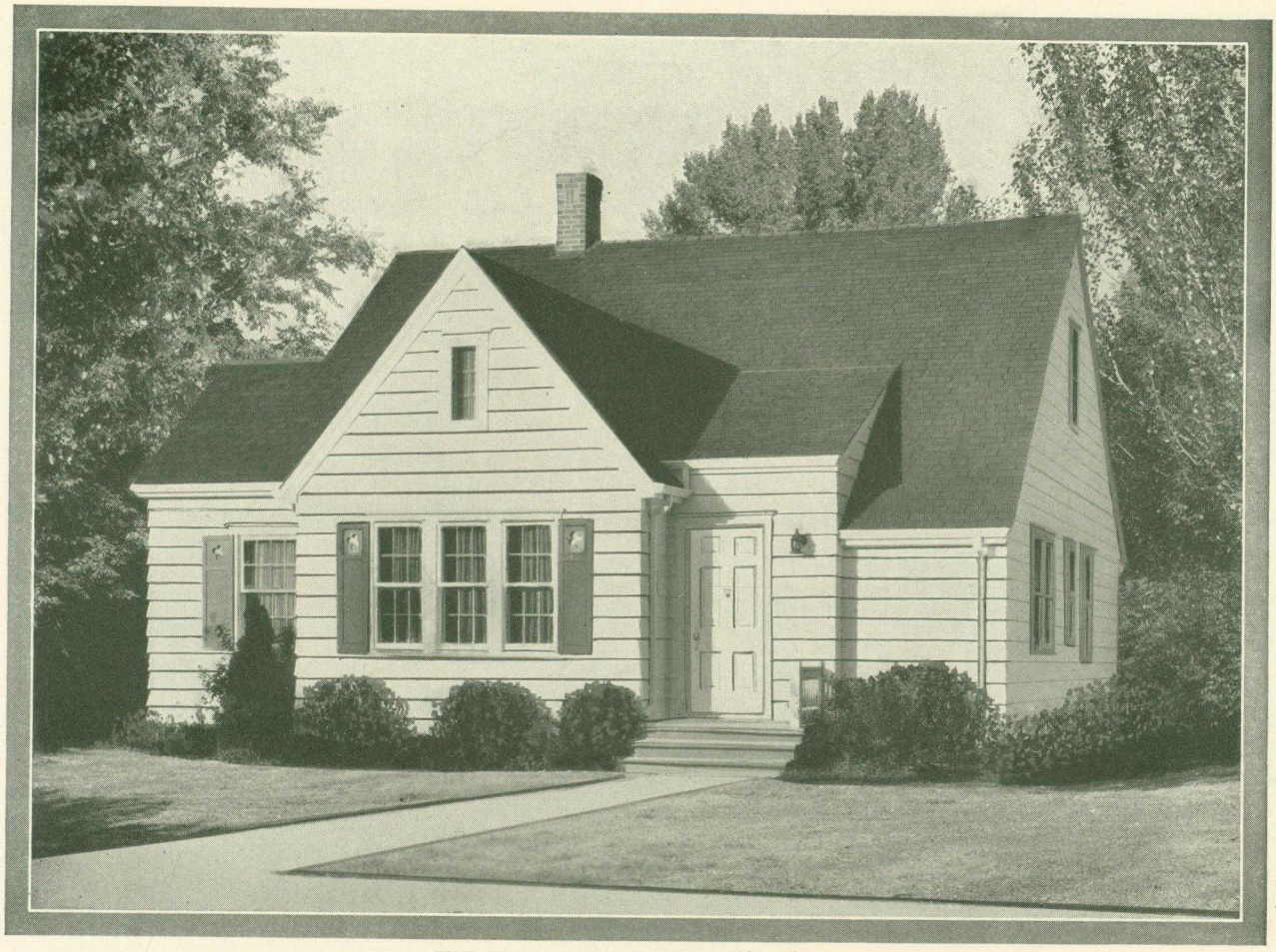
FIVE ROOMS, PORCH AND GARAGE, 58 X 26 FT.

The WESTOVER

GIVE the Westover more than a once-over. For here, all on one level, you have luxurious living quarters, a porch, and a garage accessible without long walks to rear in rain or snow. Designed for a wide lot. Bedrooms, with ample closets, look out upon the garden or playground. A long vista through the living room and dining room. Bedrooms have good wall space for twin beds and living room lends itself to placement of furniture. The porch, well sheltered, admits summer breezes from two sides. Good sized bedrooms with closet space a-plenty — the housewife's dream. This is really a "dream home" and fortunate is the family who call it "home." An ideal place to live and rest and love in, a never-to-be-forgotten home in the children's after years.

[28,100 CUBIC FEET]



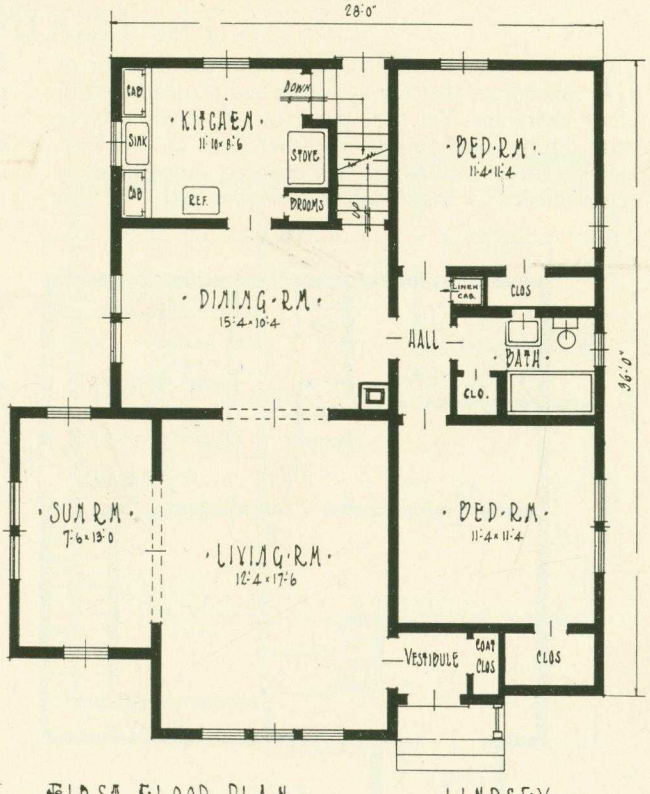


FIVE ROOMS AND SUN ROOM, 28 X 36 FT.

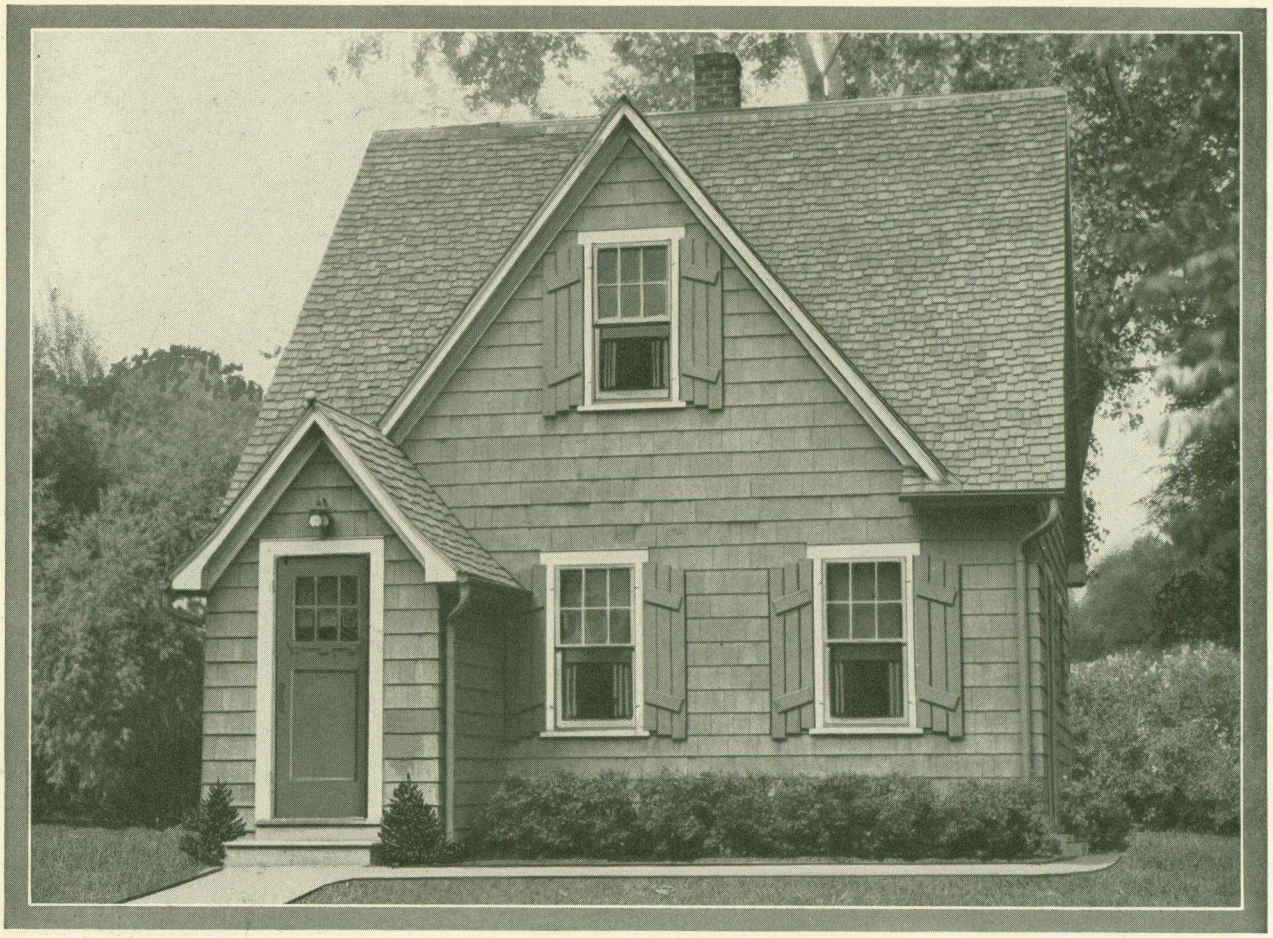
The LINDSEY

A COLONIAL bungalow that will make an ideal home in the low price class. Note the sun-room off the living room, with three-way exposure—an additional sitting room, in fact, or, an additional bedroom if you need it occasionally. An extra-large dining room for a house of this size, an airy and conveniently arranged kitchen, with many conveniences not often associated with such a low cost house, this design will look good to the home planner who wants things good but cannot afford frills. Pleasing to look at, too from the sidewalk and street, the owner can take real pride in this home.

[26,400 CUBIC FEET]



FIRST FLOOR PLAN — LINDSEY



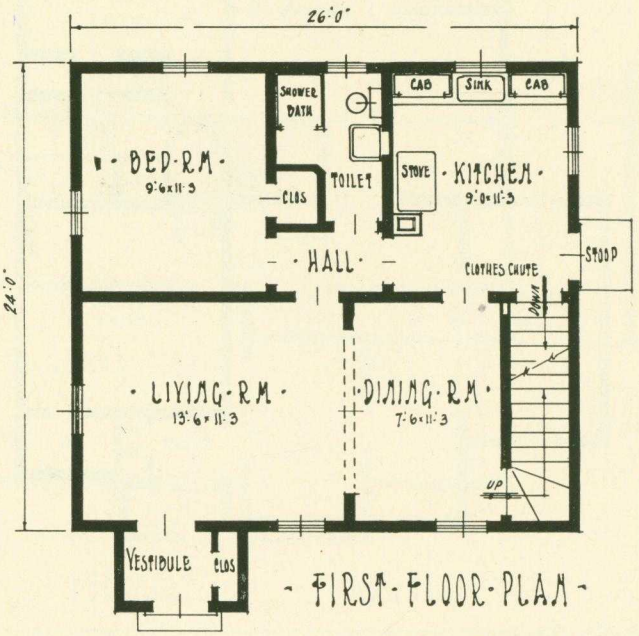
SEVEN ROOMS, 26 X 24 FT.

The LEXINGTON

YOU would hardly suspect, from the exterior of this house, that the architect had planned it with four bedrooms. Yet here they are; and with a living and dining room thrown together with an archway, giving the impression of spaciousness. Another great convenience is the toilet and shower bath on first floor. This house may be built and first floor only finished, leaving the second floor for a later time.

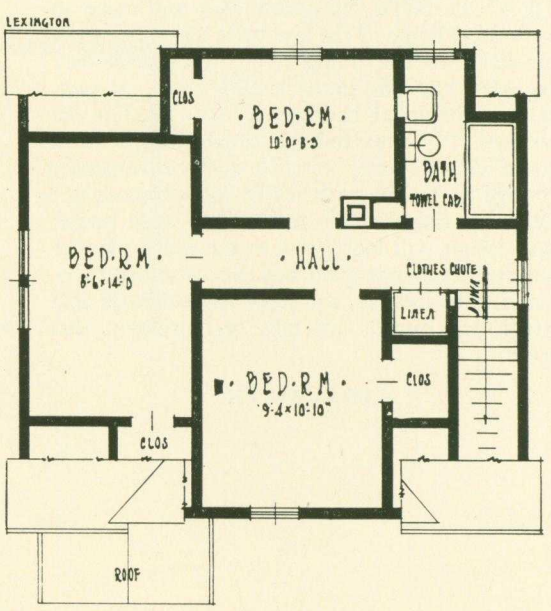
Here is a plan which combines low cost with unusual capacity. On a forty foot lot ample room is left for driveway, shrubbery and flower garden.

[14,900 CUBIC FEET]

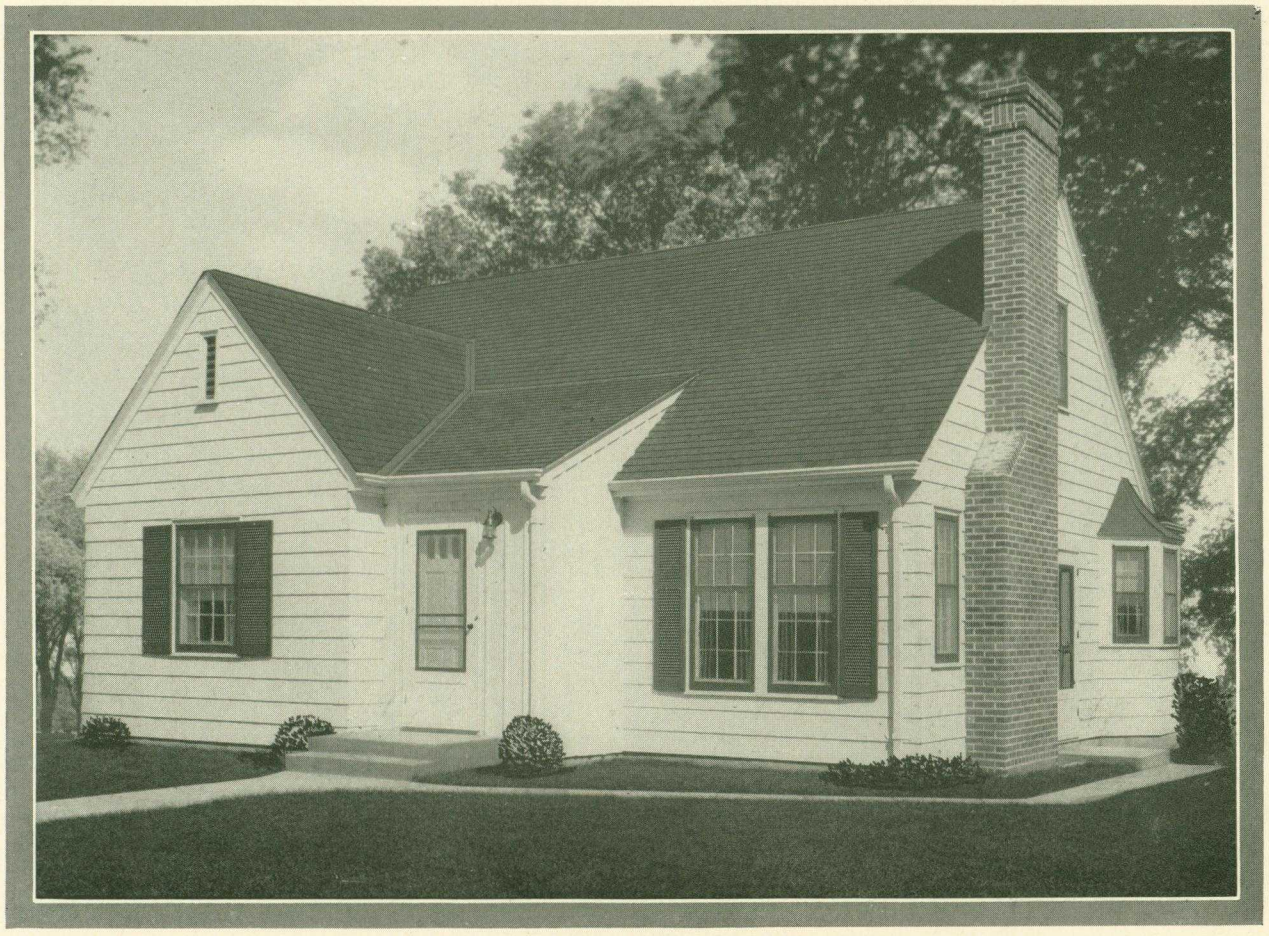


- FIRST-FLOOR-PLAN -

- LEXINGTON -



- SECOND-FLOOR-PLAN -

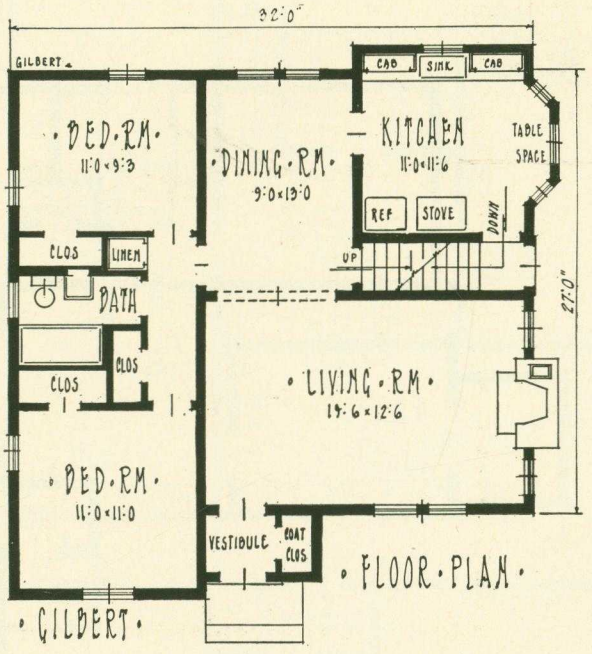


FIVE ROOMS, 32 X 27 FT.

The GILBERT

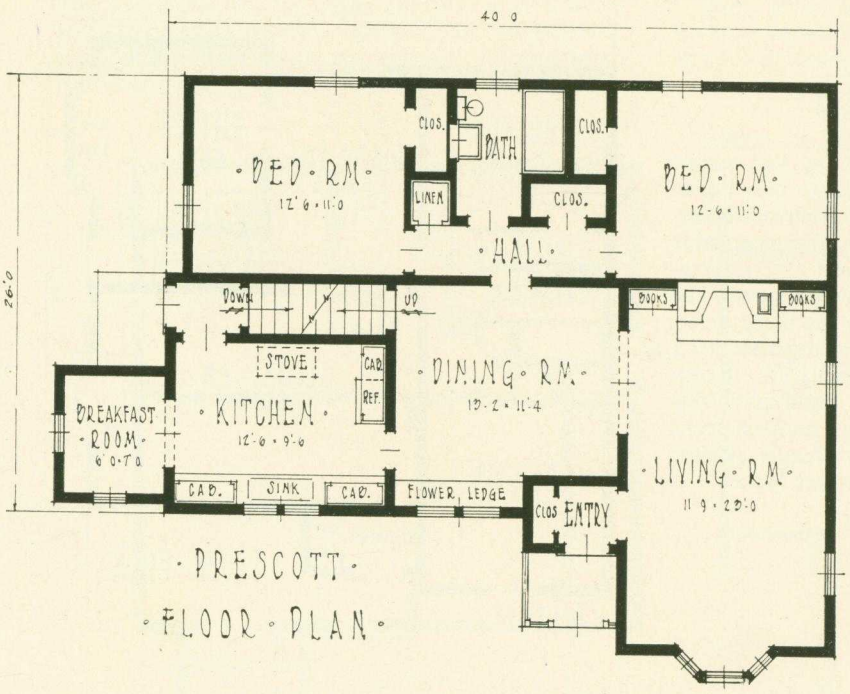
AN AMERICAN type embodying just about everything you want in a moderate cost home. Daytime and sleeping quarters isolated from each other. A good sized dining room, with an attractive table space in bay window in kitchen for quick and convenient meal-serving, looking out upon a broad view. The living room with fireplace will charm the home lover. Dining room and living room thrown together by a broad arch. Every room has cross ventilation. Room in attic for finishing off in future. Externally, this house, with its colorful chimney and inviting front door-way, will give a thrill to owner's family as they approach it. Altogether, a "home, sweet home."

[22,500 CUBIC FEET]



FIVE ROOMS AND BREAKFAST ROOM, 40 X 26 FT.

The PRESCOTT



A STRIKINGLY beautiful New England bungalow for a wide, but not necessarily deep lot; or an excellent plan for a corner lot.

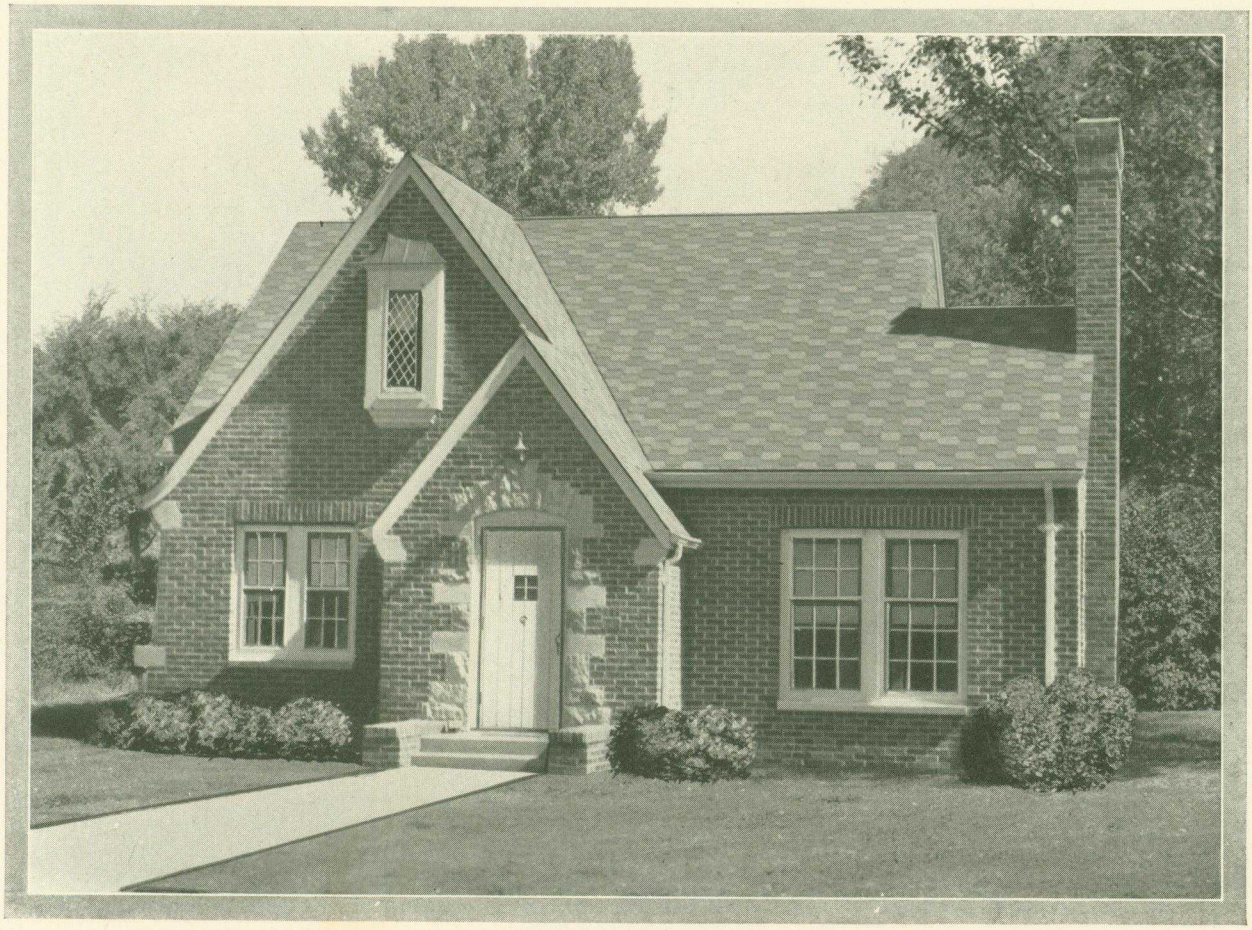
The bedrooms in the rear connected with hall separates the sleeping quarters from the living portion, an arrangement which has many advantages.

The breakfast room screens the side entrance from the street, giving privacy. The large closets, and plenty of them will be a delight to the housewife.

The extra large living room, with fireplace and bay window, adds greatly to the charm of this New England type home. The wide window stool in dining room forms a ledge for flowers.

There is a large attic the finishing off of which may be left to the future.

[29,500 CUBIC FEET]

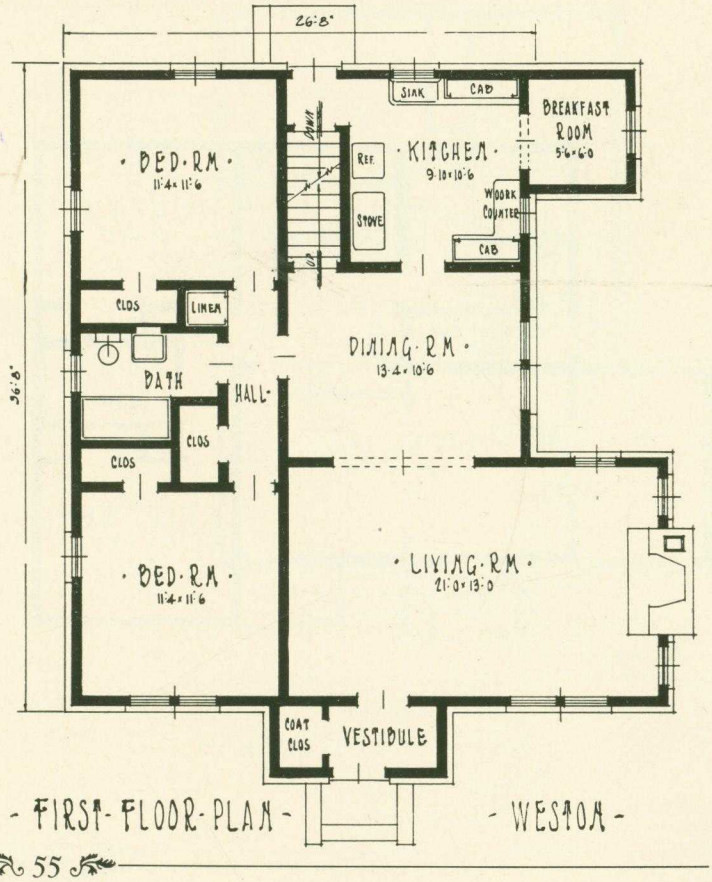


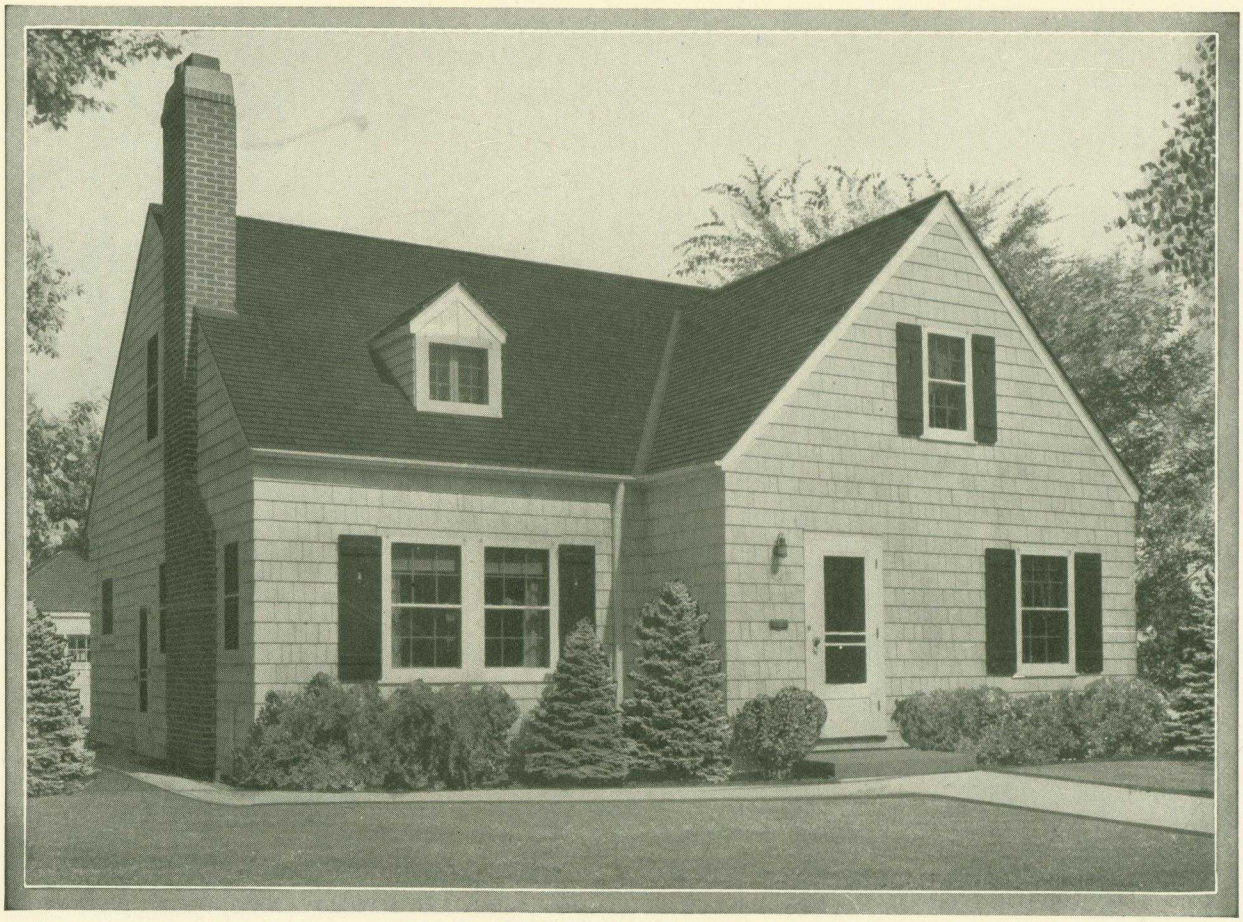
FIVE ROOMS WITH BREAKFAST NOOK, 26⅔ X 36⅔ FT.

The WESTON

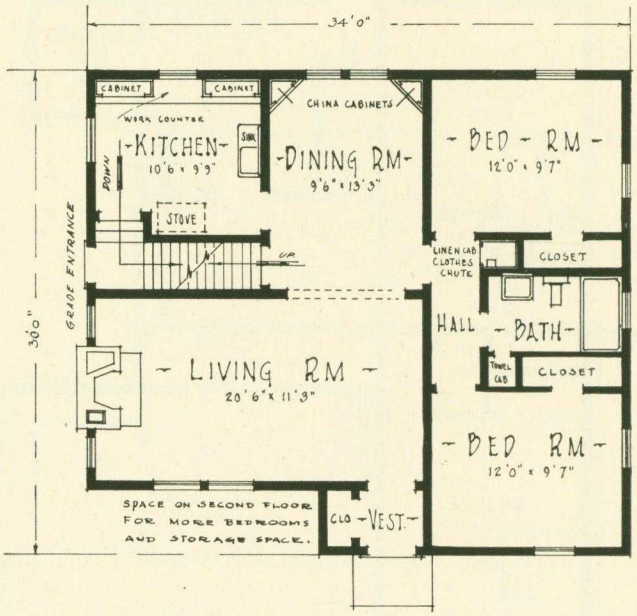
ITS steep roof and gables, its plank door, outside chimney, with warm brick veneer walls make this a bungalow which will challenge the admiration of friends, and of passers by. The interior arrangement divided into two units, is designed to make housework easy. The breakfast nook for ordinary meals is an interesting feature. The living room with its fireplace and three-way light and ventilation bespeaks hospitality and a charming family gathering place. Here are maximum comforts at moderate cost.

[27,250 CUBIC FEET]





FIVE ROOMS, 34 X 30 FT.



FLOOR PLAN
YARMOUTH

The YARMOUTH

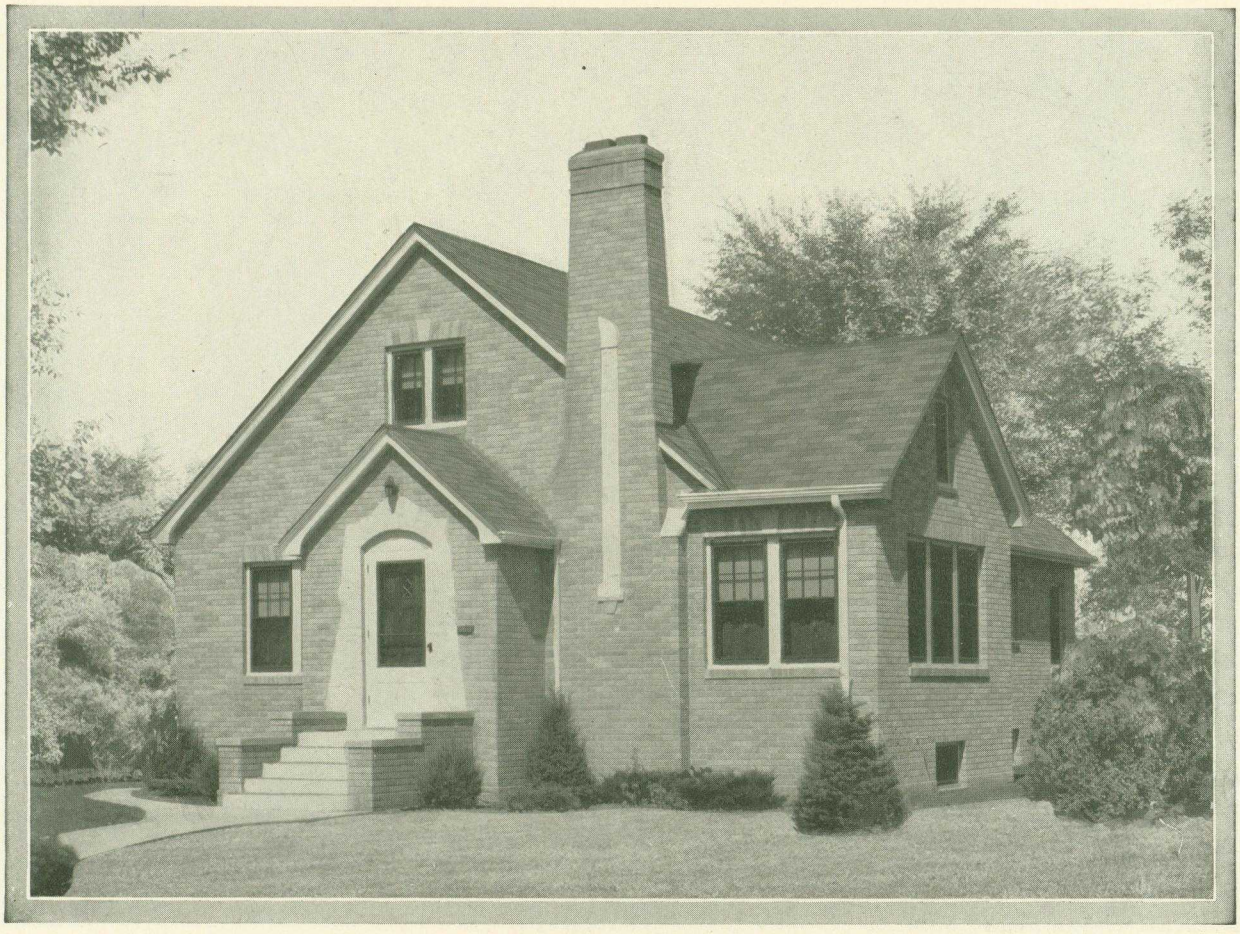
AN attractive bungalow in the ever popular Colonial style, and one which is different, and unusually livable.

The rooms are extra large and conveniently arranged. Observe the large living room with a fireplace to complete its coziness. A dining room, looking out on the garden, having corner china closets, true to Colonial tradition.

A kitchen complete in detail, and all of the above separated from bedrooms and bath.

A linen cabinet, with a clothes chute, a towel cabinet in bathroom, and good large closets add the final touches which appeal to the busy home maker. A home to excite never ending admiration of friends, and even of passers by.

[23,950 CUBIC FEET]



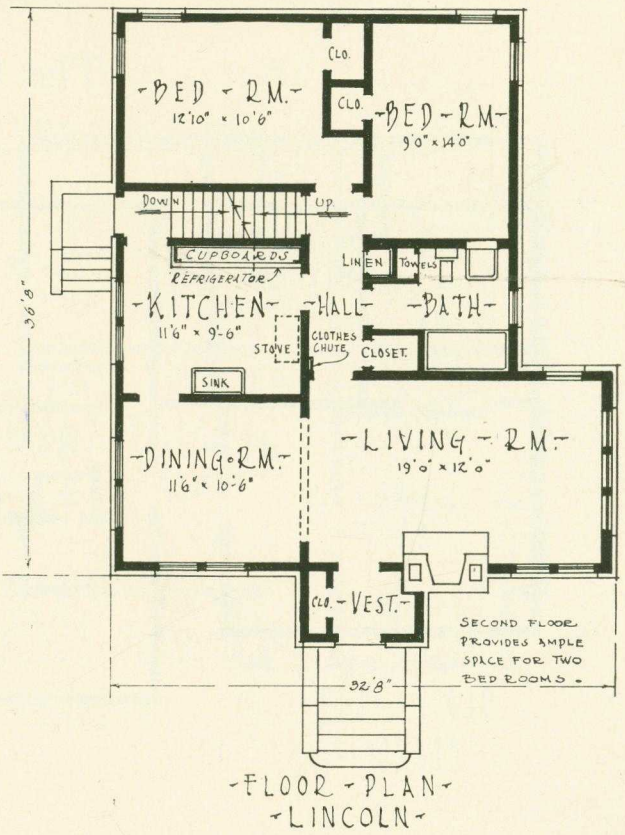
FIVE ROOMS, 26 X 36 FT.

The LINCOLN

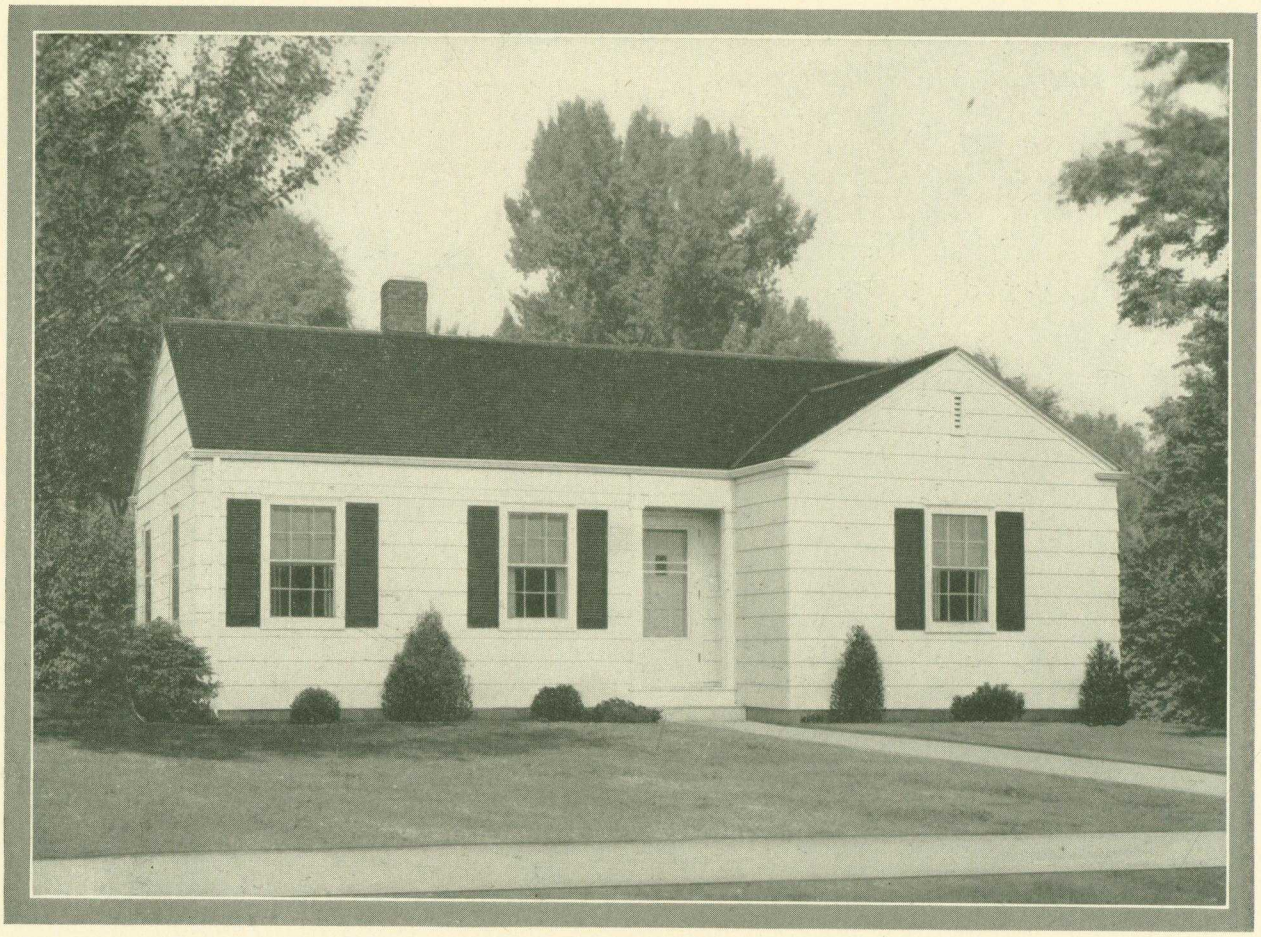
HERE we have an especially good design and floor plan. It may be brick or wood. The bedrooms are well apart from living quarters. The living room, with light and air on three sides and a cozy fireplace make it a house of real charm. The allotment of closet space leaves nothing to be desired. The attic has ample space for two more bedrooms when needed—an ideal plan for a growing family. An easy home to keep house in.

If built of brick, a red or green roof would complete a charmingly picturesque home, a lifelong source of satisfaction.

[24,250 CUBIC FEET]

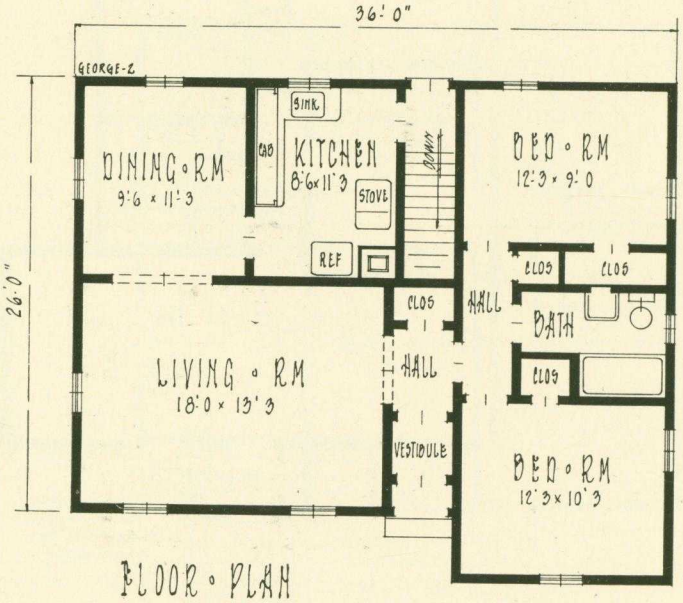


FLOOR PLAN
LINCOLN



FIVE ROOMS, 36 x 26 FT.

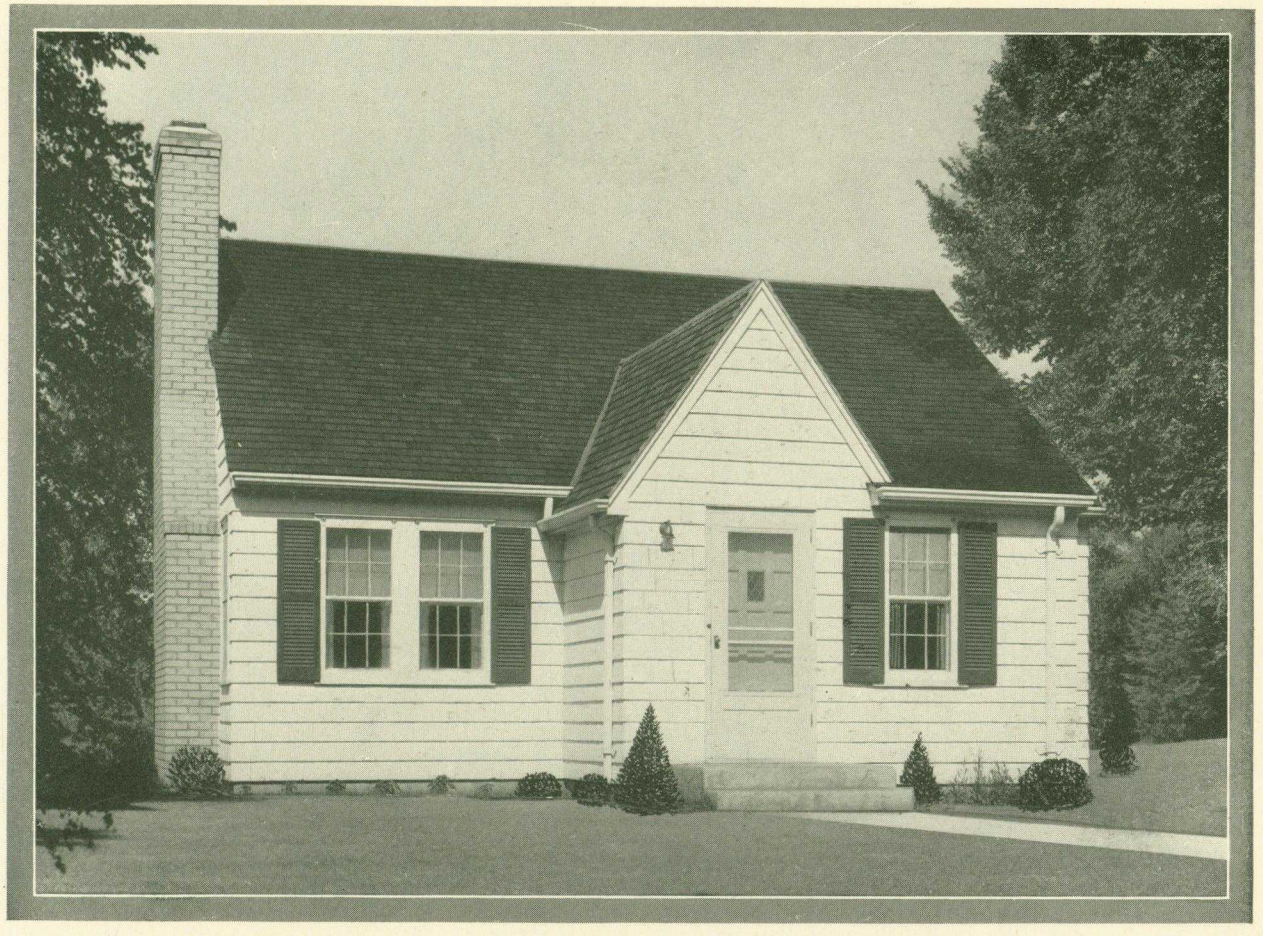
The GEORGE



FLOOR · PLAN
GEORGE ·

IF YOU want a home born of a limited purse, "let George do it." Not only will original cost be modest but its arrangement will minimize heating costs; and taxes will not be excessive. There are no expensive frills; this house is arranged for convenience and for step-saving. The conventional arrangement of sleeping quarters apart from daytime activities, and shielded from the commotion of entertaining, games, song and radio, is a practical application of modern home planning. The kitchen is located where cooking odors will not permeate the whole house. Bath adjoins both bedrooms, but is easily accessible through two halls. The exterior, with walls of shingles, painted or stained grey, with white trim will present an inviting appearance.

[21,630 CUBIC FEET]

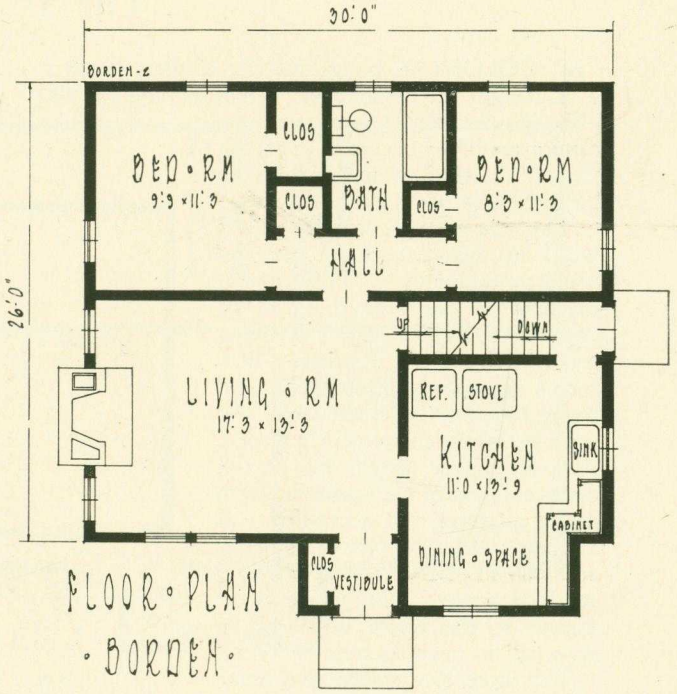


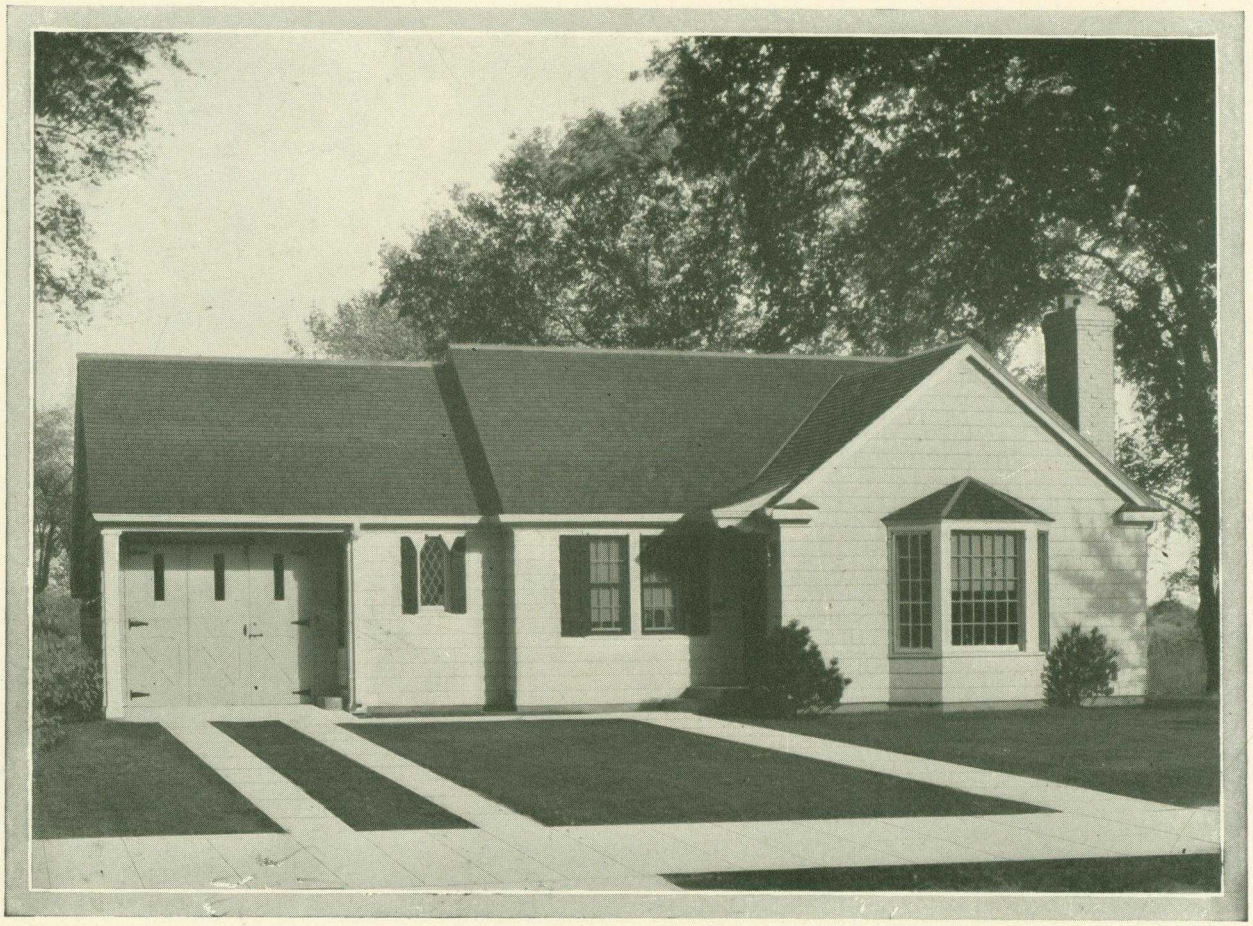
FOUR ROOMS, 30 X 26 FT.

The BORDEN

THE American way of life centers in such homes as this. Four rooms, four closets. No dining room, which, after all, is used but a few hours a day; instead an unusually large dining space, looking out from the kitchen on the front lawn and street. Every room in the house has two exposures and cross ventilation. The kitchen is well provided with cabinet space where the housewife may keep her tools in order. On "company occasions" table may be set in the living room where a cheery fire may sparkle in the fireplace. A little planting of shrubbery will set off this house. And a modest down-payment will enable the owner to enjoy it while paying for it like rent.

[19,100 CUBIC FEET]





FIVE ROOMS AND ATTACHED GARAGE, 47 X 36 FT.

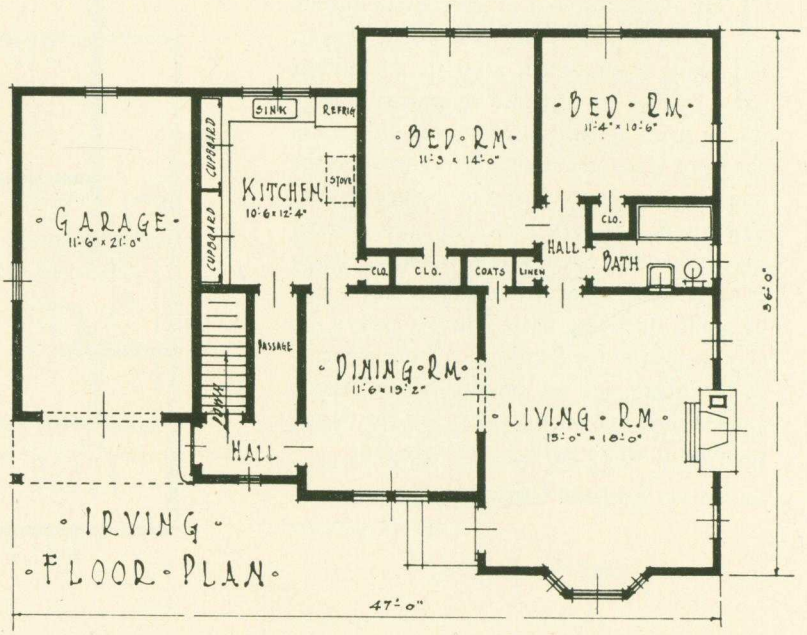
The IRVING

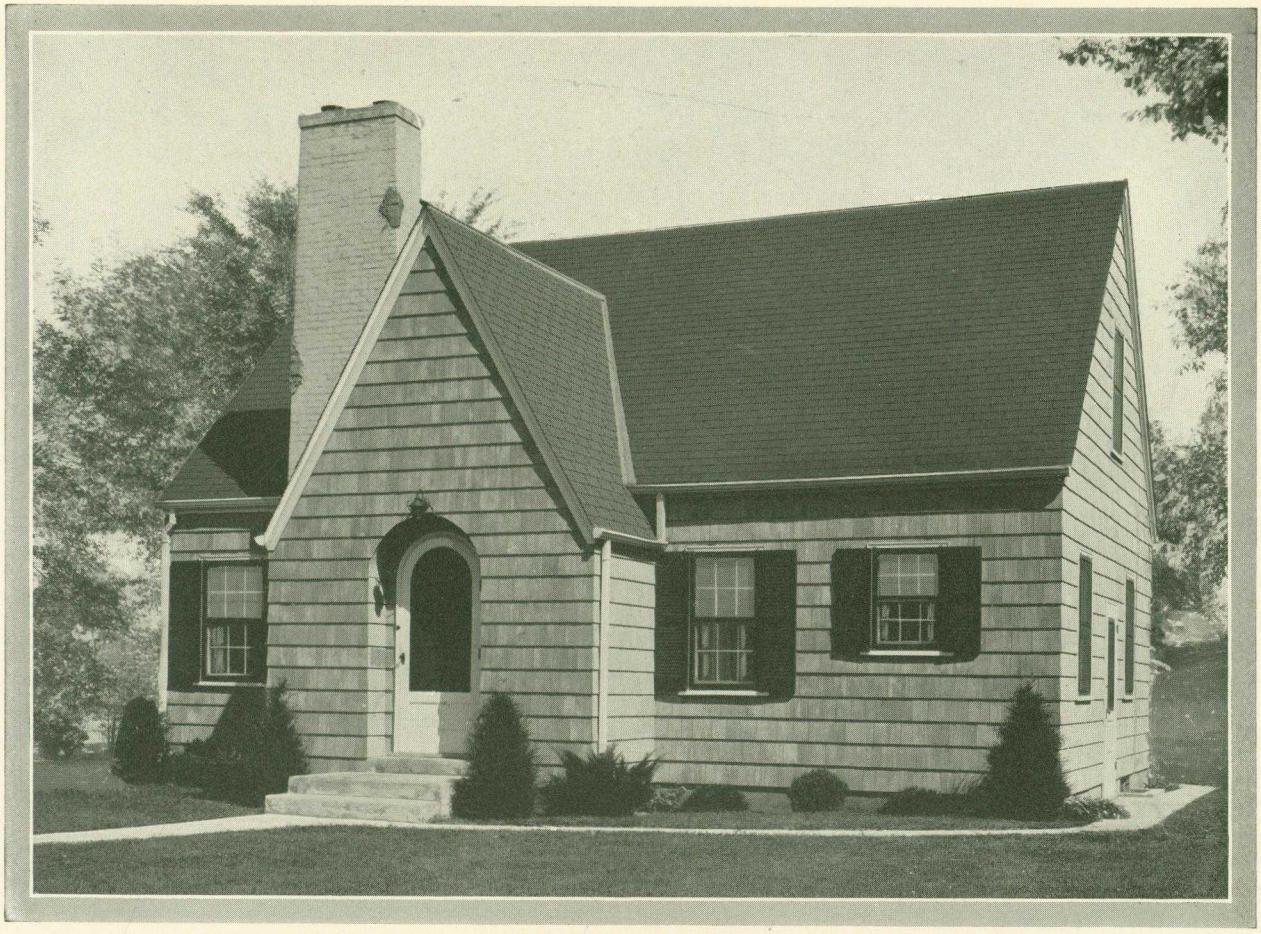
A COLONIAL bungalow which offers much to delight the home lover. In examining the floor plan, yes, and the exterior, too, one cannot readily conceive of anything that is omitted to make this the perfect home of its size and type.

This fascinating home is the last word in outward charm and inward contentment. No stair climbing here. It has everything to be desired, all on one floor. A living room with a bay window. Bedrooms separated from dining and living room, giving upon a hall and with bathroom conveniently placed. Ample closets fitted in neatly. Attached garage well removed from living quarters, yet accessible. A kitchen with cupboards aplenty and sink so placed as to give liberal working space. The garage is attached to the house which is an economy in construction.

The more the prospective home builder studies this plan the more it will appeal to him as the ideal refuge from the cares of the outside world.

[27,800 CUBIC FEET]



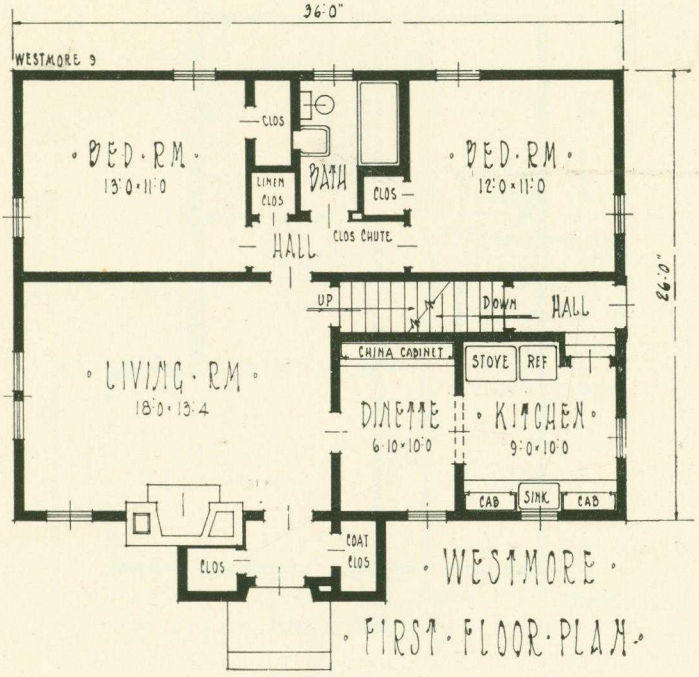


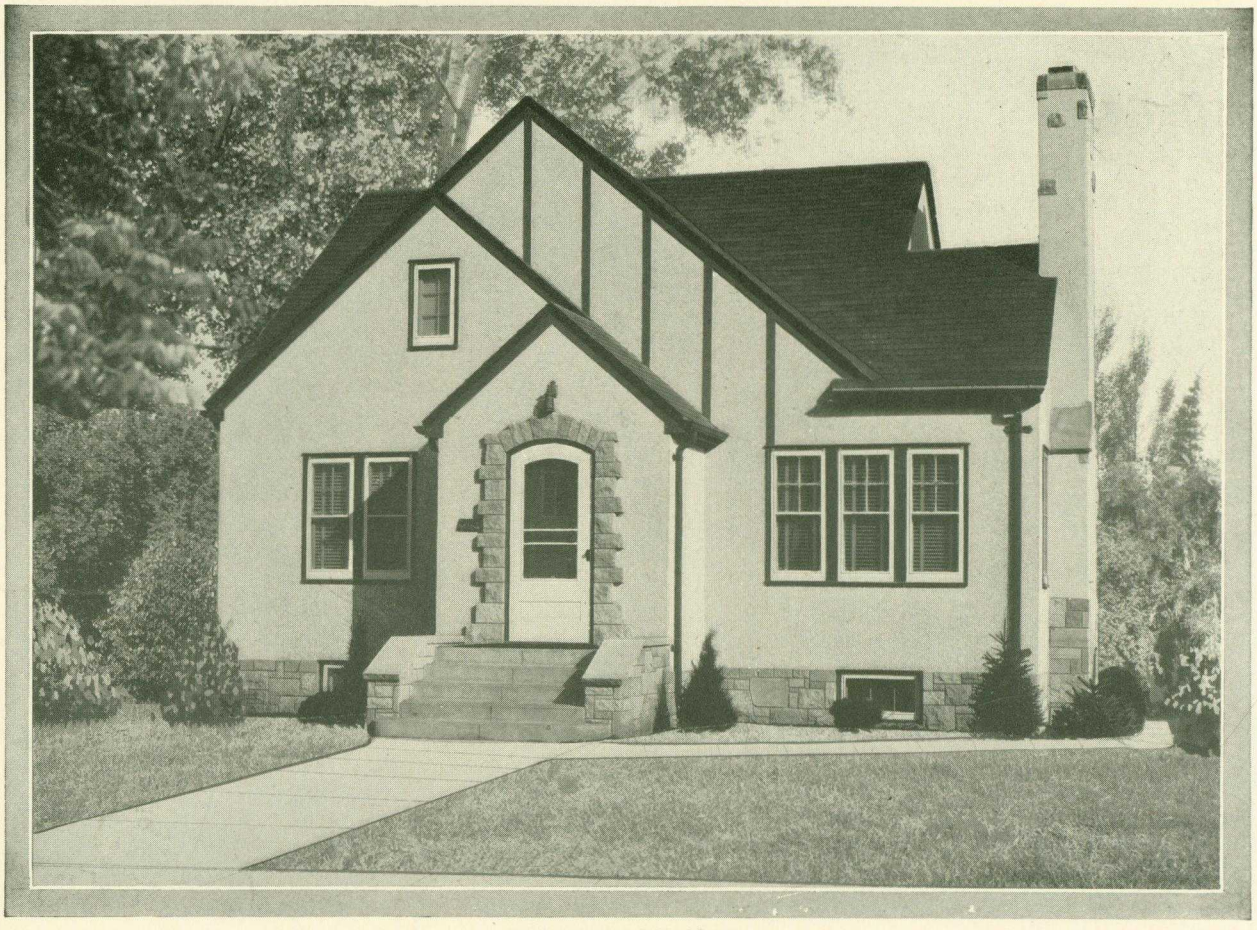
FIVE ROOMS, 26 X 36 FT.

The WESTMORE

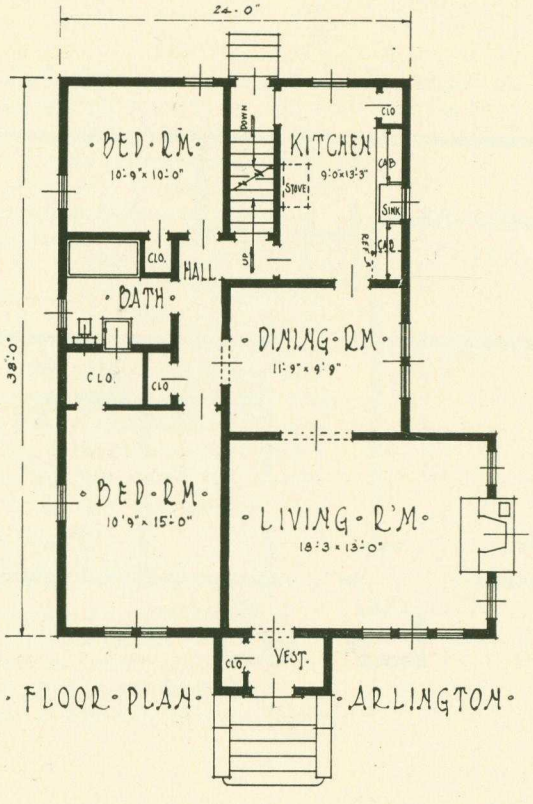
WITH its shingled exterior, in keeping with the architectural design, this inexpensive bungalow is one to make the home lover's heart leap. It is a well balanced design. Wherever it is built, city or suburb, it will stand out among its neighbors as a gem of a home. The floor arrangement is "different," but intriguing. The dinette with china cabinet will answer most family occasions, but there is still the large living room to spread the table when entertaining. The kitchen in front leaves an unobstructed view of the garden from the bedrooms. You can always finish off the attic if the family outgrows the first floor.

[23,300 CUBIC FEET]





FIVE ROOMS, 24 X 38 FT.



The ARLINGTON

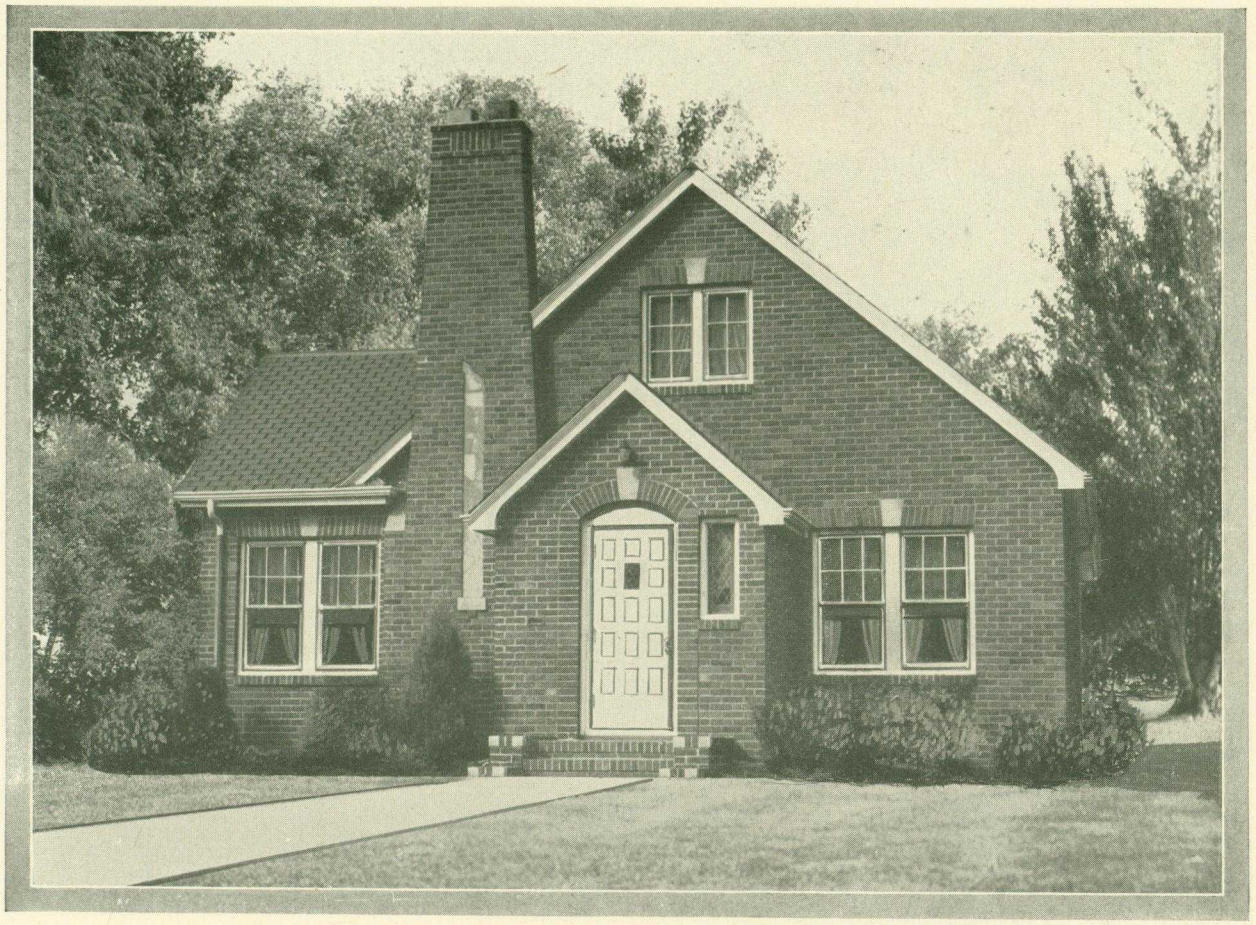
ONE who yearns to own a home may well consider the features of this stone and stucco bungalow, with half-timber trim.

The living room has ample wall space for furniture and books; the open fire place offers charm and coziness. The bedrooms are well apart from the living room, where elders may retire without the disturbance of radio, or the hilarity of the young members of the family and their guests.

Note the doorway from kitchen to center hall; the stairway to large attic space where, ultimately, two more rooms may be finished off. Mother will appreciate those large closets.

This picturesque home, set among shrubbery on a city lot, or trees and shrubbery in the suburbs, will be a joy forever to the whole family.

[24,000 CUBIC FEET]

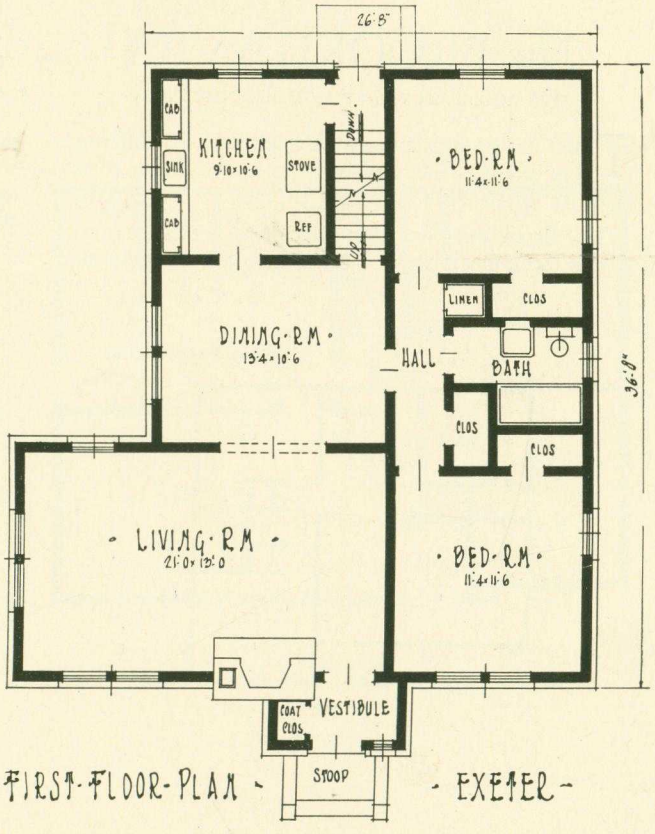


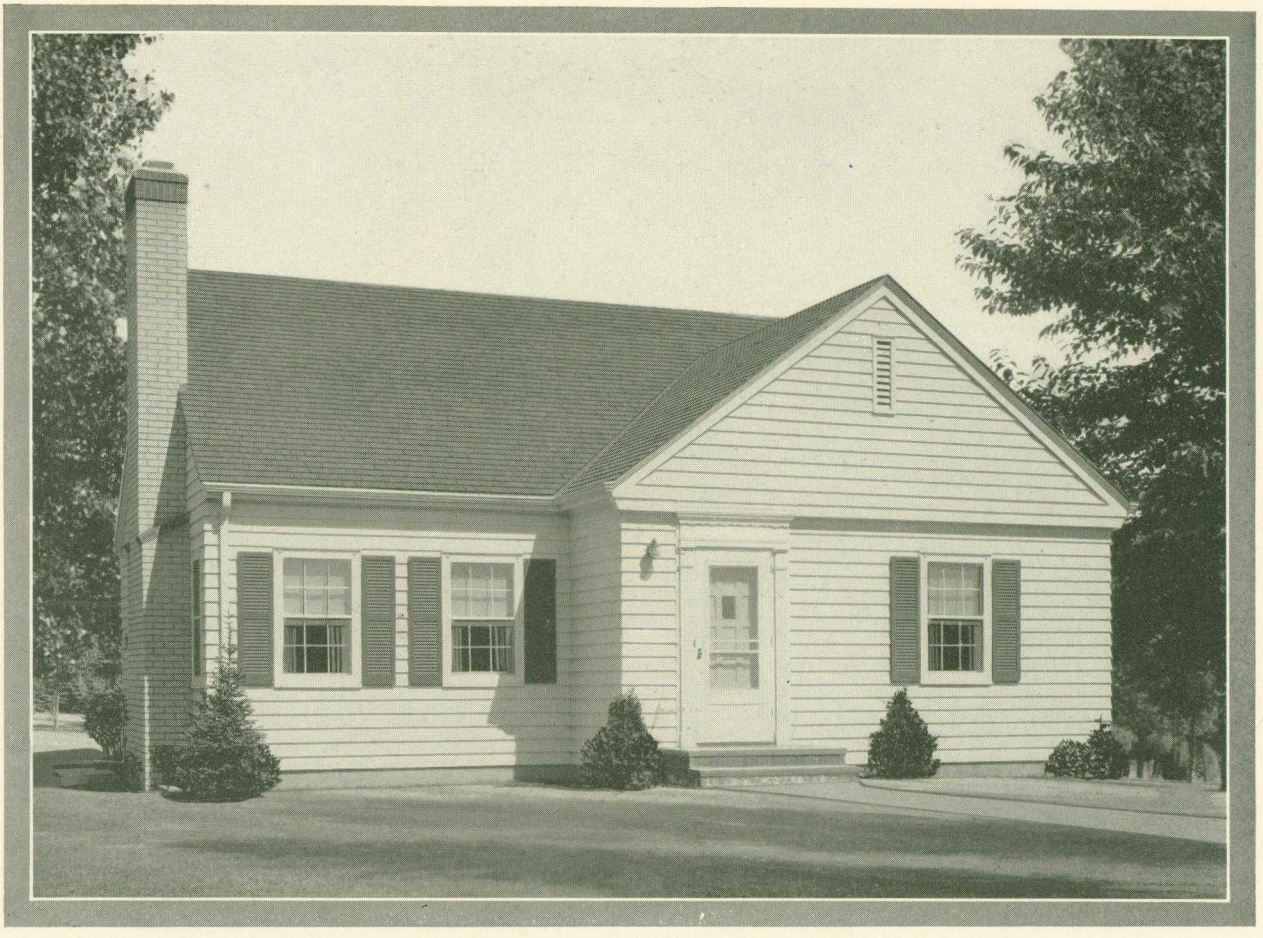
FIVE ROOMS, 26⅔ X 36⅔ FEET

The EXETER

THIS brick bungalow is smart and substantial in appearance. The three-exposure living room is large and sunlit. The house is divided into two units, living and sleeping, the arrangement of rooms being the best bungalow layout. The open fireplace in living room endows this home with additional charm. There is a large attic. A small family can enjoy life to the full in this attractive home.

[24,400 CUBIC FEET]



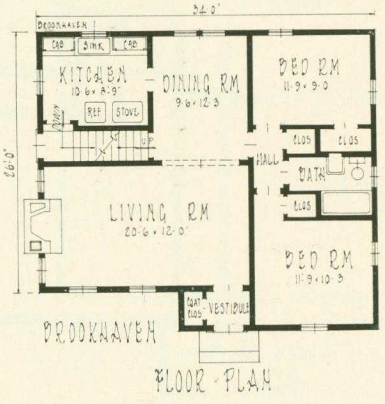


The BROOKHAVEN

FIVE ROOMS, 34 X 26 FT.—23,100 CUBIC FEET

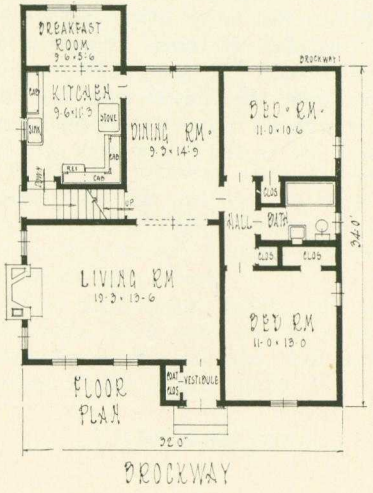
THIS design accommodates itself to two different floor plans. The bedrooms of each are, in effect separate apartments, allowing privacy.

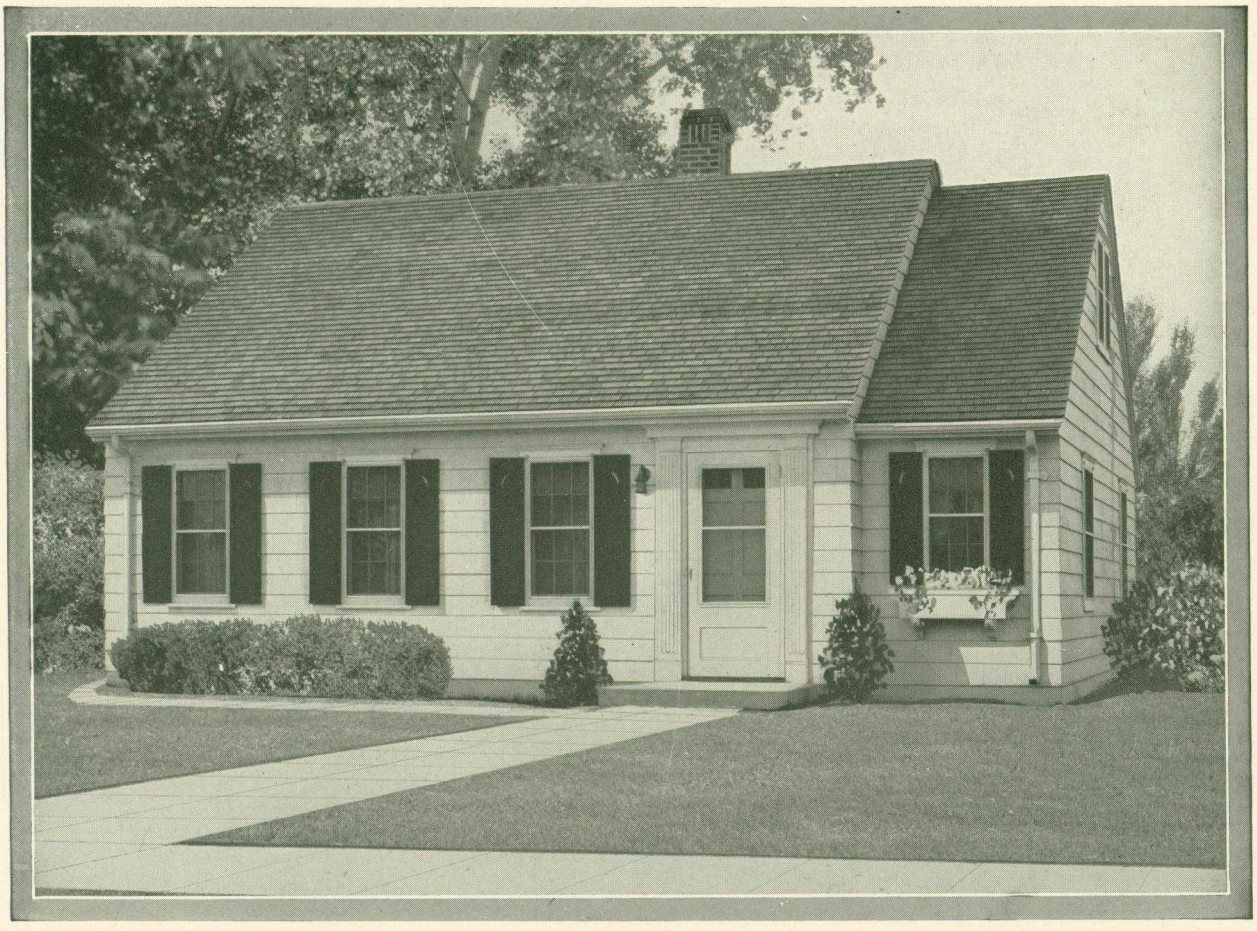
The Brockway floor plan provides a breakfast nook, where most meals will be served, looking out on the garden, with the dining room for company, or any dual purpose. Either kitchen is well supplied with cabinets. Either design is a soundly planned house which will be a good investment for its owner.



The BROCKWAY

FIVE ROOMS AND NOOK 32 X 28 FT.—26,000 CUBIC FEET





FIVE ROOMS, 36 X 26 FT.

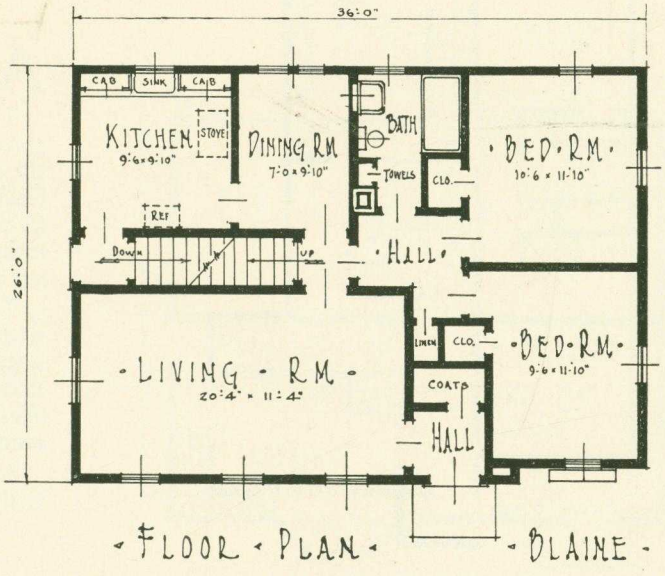
The BLAINE

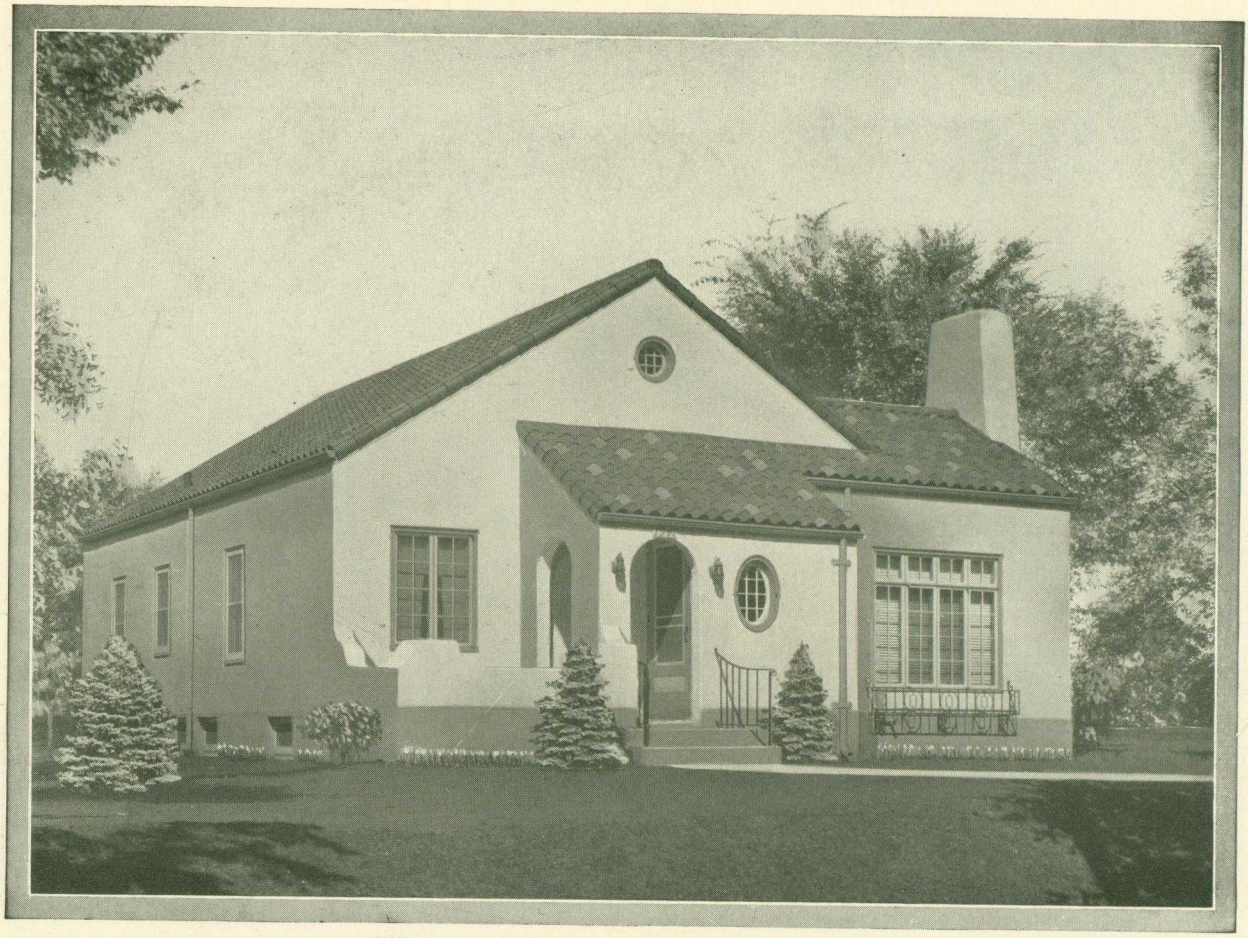
WHY live couped up in an apartment when one may become the owner of this neat little Cape Cod colonial with as little outlay as he would pay in rent?

Compactness is the main feature of the interior while the attractiveness of the exterior excites the envy of the renter who accumulates nothing but rent receipts.

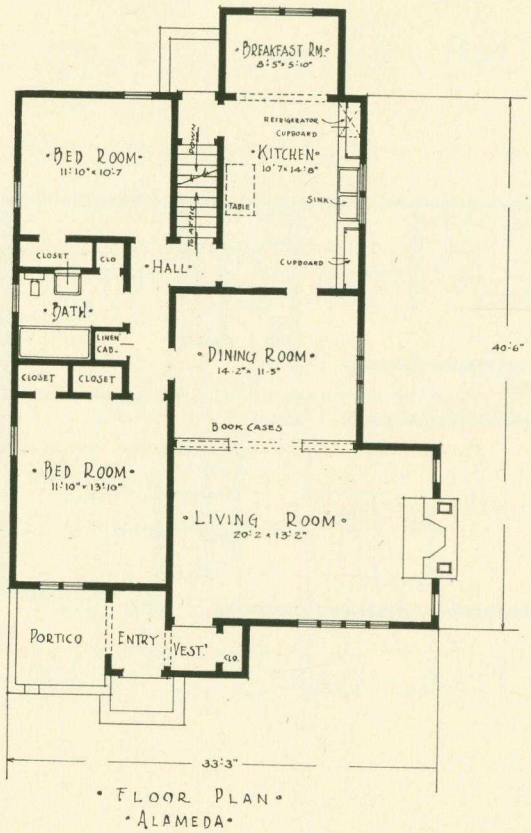
Imagine this little cottage with grey stained shingles or wide siding on the outside walls. And consider how easy housekeeping will be because of the convenient arrangement of the floor plans. There is a large attic, too, which may be finished off into rooms later on, or used for storage. An economical home to heat, to live in, and to finance the building of it.

[21,500 CUBIC FEET]





FIVE ROOMS AND BREAKFAST ROOM, 27 X 40½ FT.



FLOOR PLAN
ALAMEDA

The ALAMEDA

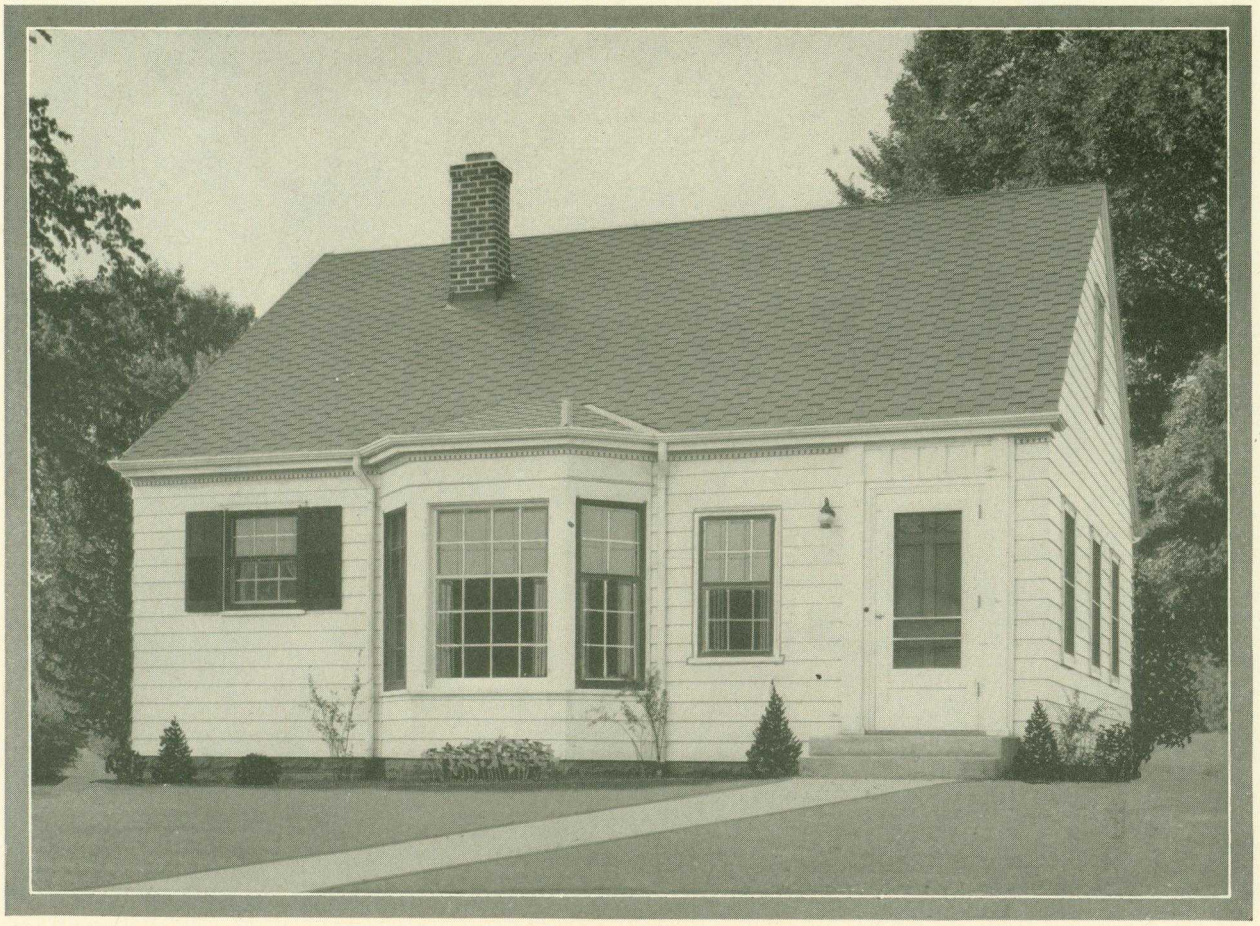
A WELL designed Spanish home with numerous and desirable special features.

The large living room, with its well placed fireplace gives the impression of hominess as one enters. Note the archway between living and dining room, partly filled with bookcases, while there is ample wall space for arranging furniture. The breakfast room off kitchen, looking out upon the garden invites comfort and convenience for informal meals.

The center hall is accessible to all parts of the house with economy of foot work. Another admirable feature is the generous amount of closet space, there being two closets in the owner's bedroom. The open portico offers a place to enjoy cool breezes on summer evenings.

Stuccoed walls and chimney, with tile roof lend the final touch of beauty to this delightful home.

[26,500 CUBIC FEET]

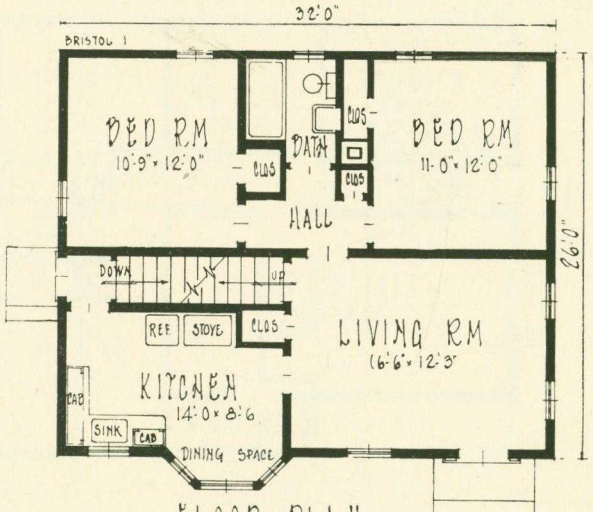


FOUR ROOMS, 32 X 26 FT.

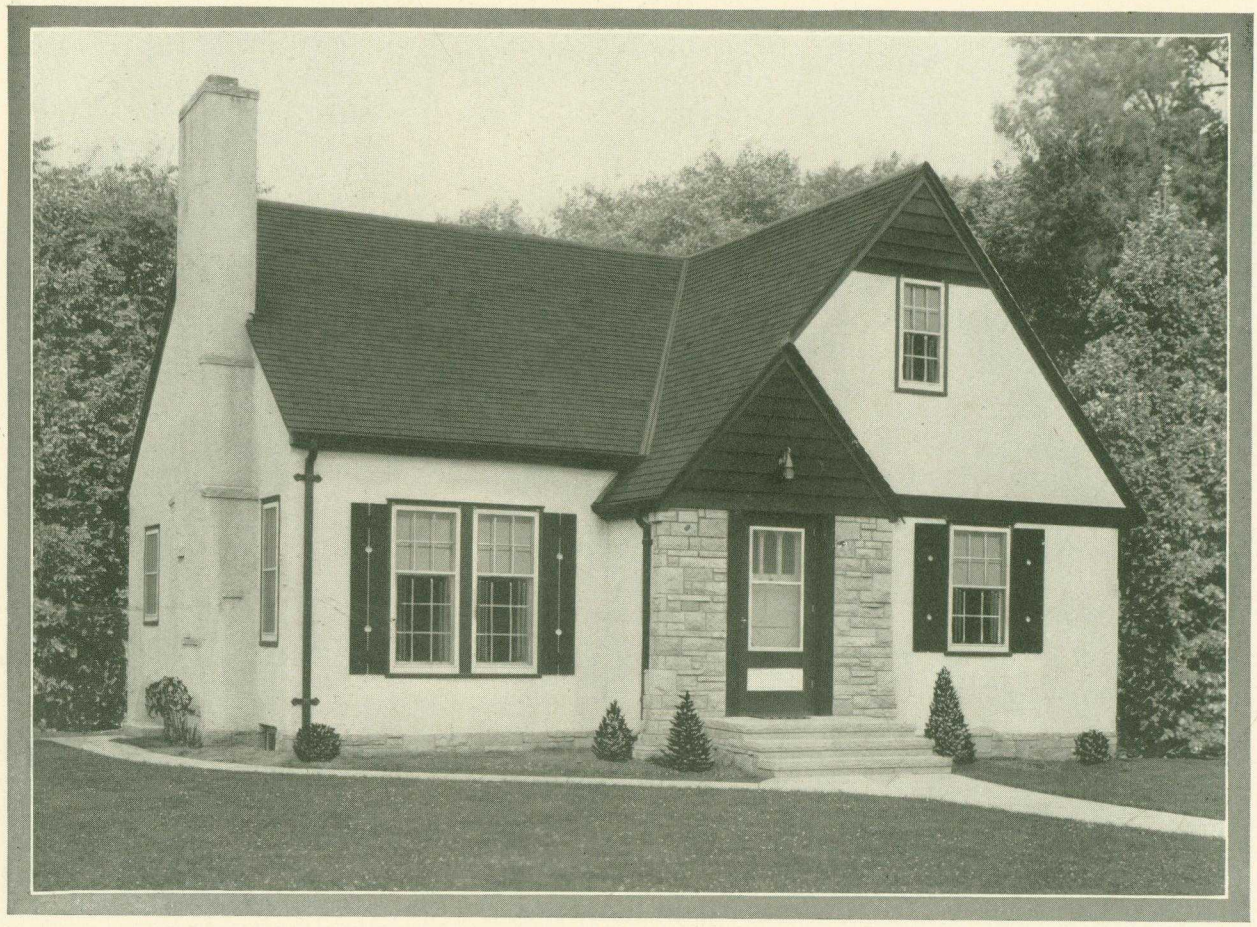
The BRISTOL

ONE advantage of having the kitchen in front is to have the bedrooms in the rear, looking out upon the garden, and away from street noises. The bay window which affords dining space adds charm to the exterior. This house is well worth careful study. It has just about "everything" needed in a comfortable, homey cottage. Those are pretty good sized, airy bedrooms for such a small house. Walls are not cut up, but allow for placing of furniture. Cross ventilation, too, for every room.

[20,800 CUBIC FEET]

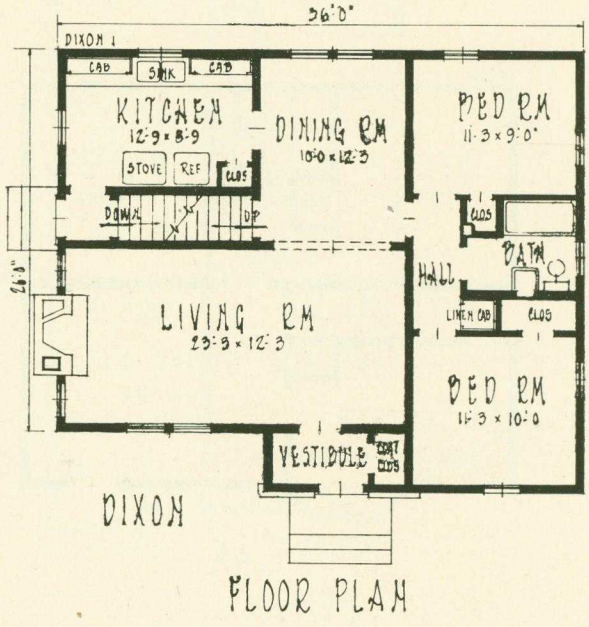


FLOOR PLAN
BRISTOL



FIVE ROOMS, 36 X 26 FT.

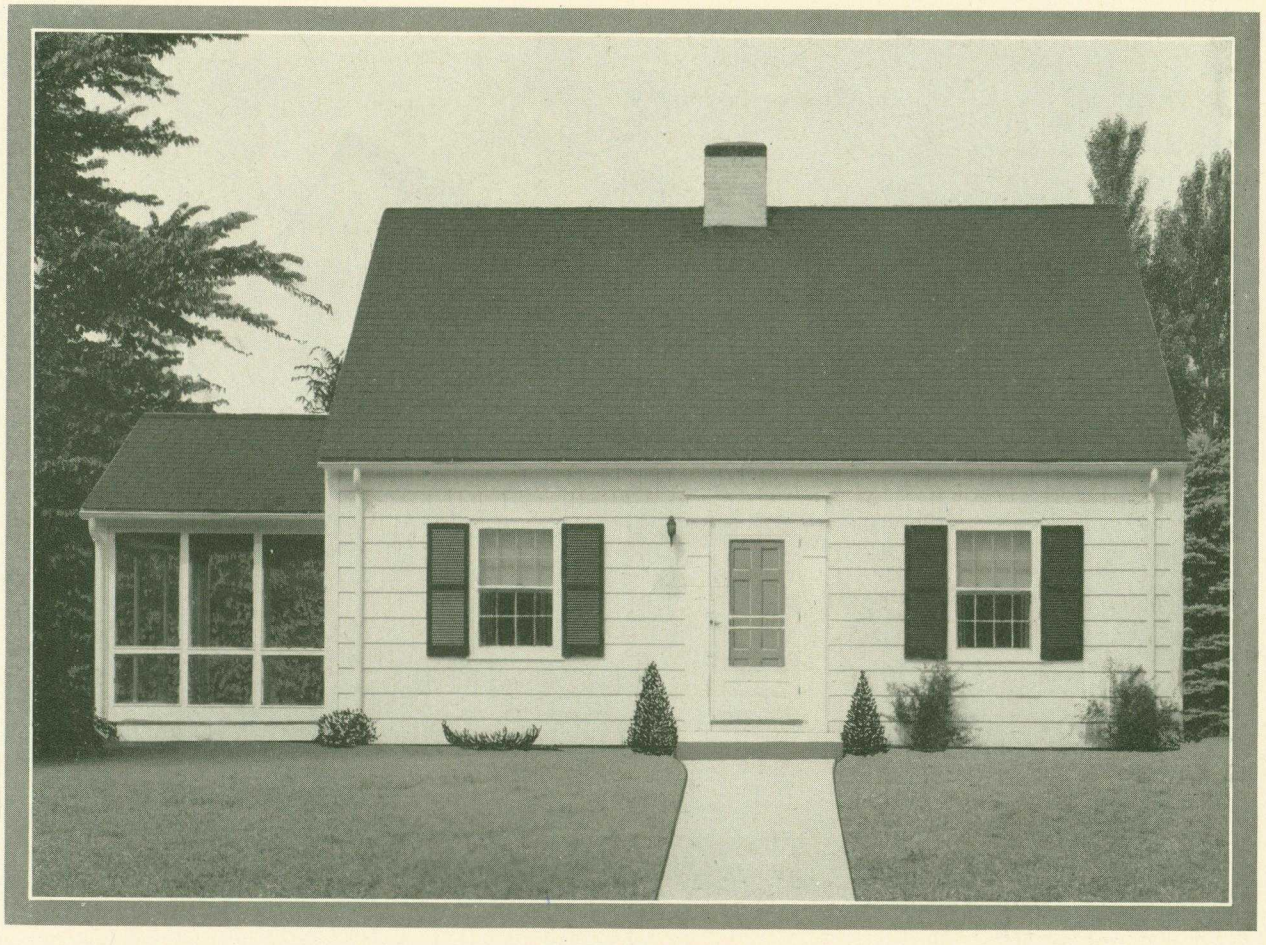
The DIXON



HERE is a design and floor plan you will want to look at again and again.

A delightfully picturesque and practical house. The vestibule shields the living room from wintry blasts as the front door admits guests. The fireplace adds warmth to hospitality. The room arrangement, with isolated sleeping quarters, is ideal. The kitchen has cross ventilation, which is highly desirable, a closet for storage of groceries and ample cabinets make meal preparation easy. The exterior has special charm. Imagine the shutters, roof and front door stained brown, in pleasing contrast with the stuccoed side walls.

[24,000 CUBIC FEET]

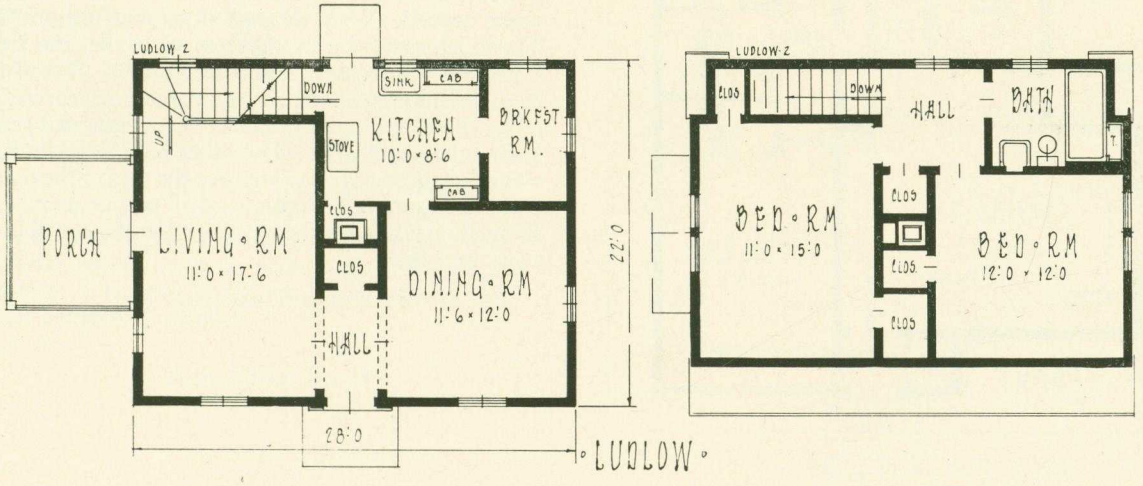


SIX ROOMS AND PORCH, 28 X 22 FT.

The LUDLOW

A CAPE COD home of two stories. The cozy breakfast room is large enough to be counted as a room. Or it might be used as a single-bed sleeping room, there being a dining room, too. This is a compact house, its rectangular shape and absence of angles and gables making for low cost, not only of building, but of heating. Can be built on a narrow lot. That porch will be a haven of rest during summer evenings, even as a sleeping porch. A neat, simple, thrifty house, larger than it looks, and can be built at a cost that makes rent paying an extravagance.

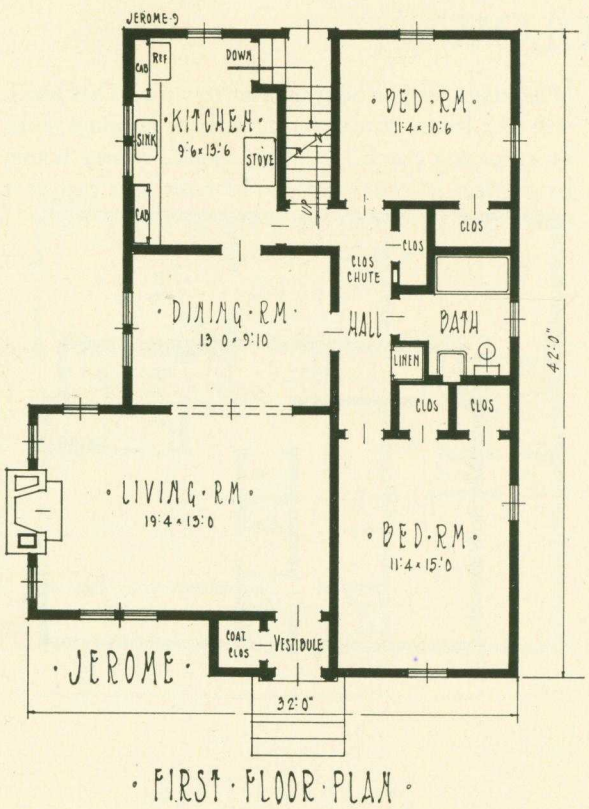
[14,700 CUBIC FEET]



FIRST · FLOOR · PLAN

SECOND · FLOOR · PLAN

FIVE ROOMS, 26 X 42 FT.

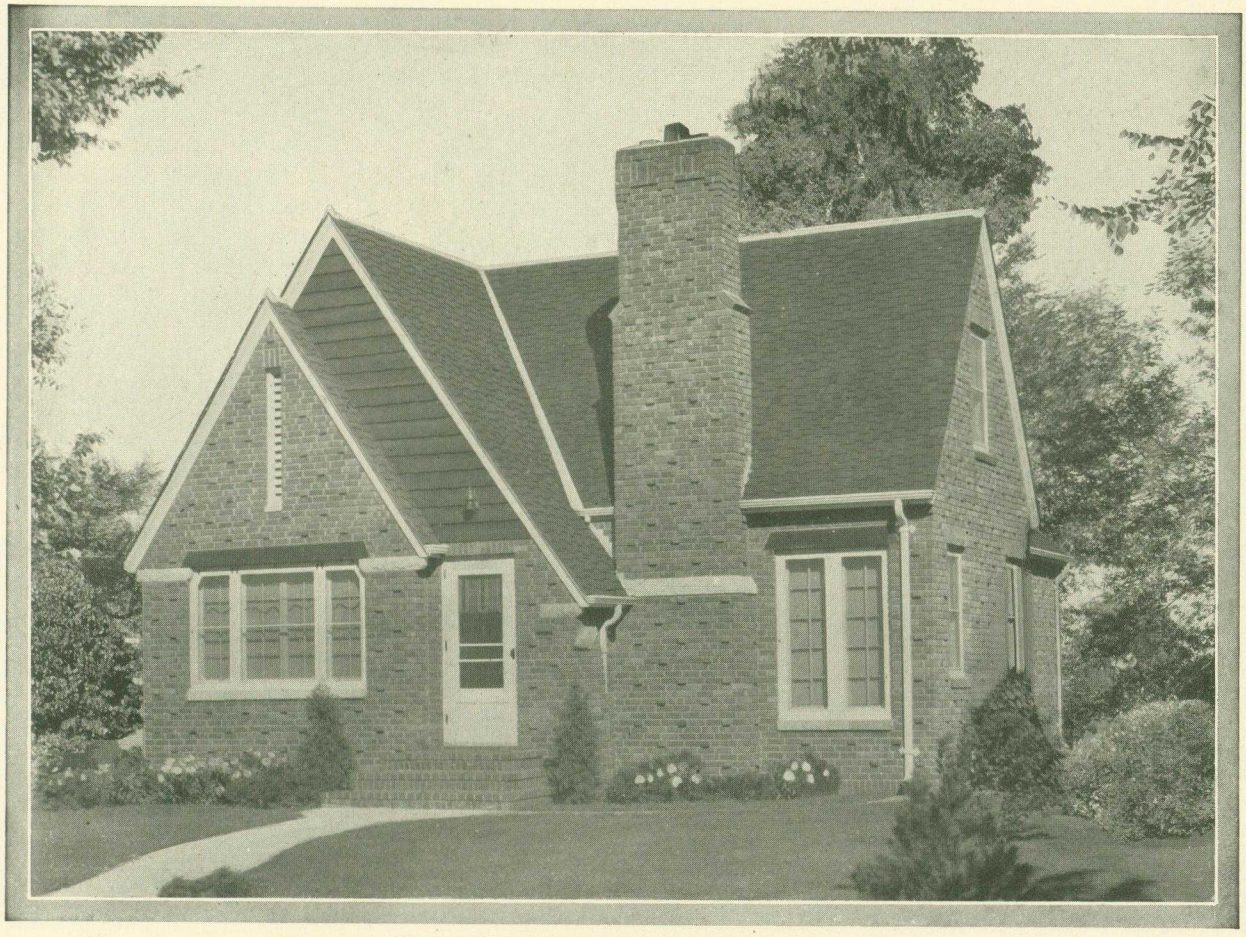


FIRST FLOOR PLAN

The JEROME

IN THE Jerome is offered a Colonial bungalow in which is fitted a floor plan which, the more it is studied, the greater appeal it has. All on one floor, at present, the large attic holds promise of more bedrooms when needed. Walk through it in your imagination! The much needed coat closet in vestibule, the latter a stop for winter winds in cold weather. The living room with fireplace, joined by an arch with the dining room. A conveniently placed kitchen, equipped generously with cupboards. The other half, with its large owner's bedroom, and a closet for the man of the house; bath, and another bedroom, and all on one floor. Use shingles or siding for the exterior. Here's a small home at its very best.

[26,900 CUBIC FEET]



FOUR ROOMS AND DINING ALCOVE, 31 X 30 FT.

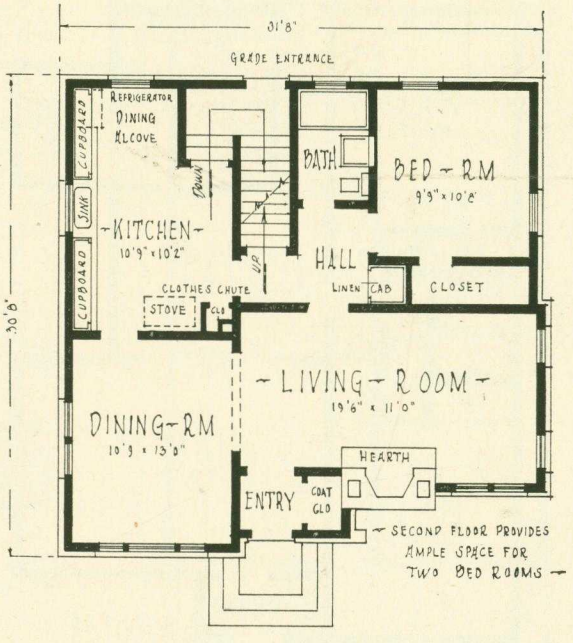
The YALE

THE more you study this plan the more you will like it. The rooms are larger than you would expect in a bungalow. Nearly every room is reached from the stair hall. An extra room or two can be finished on the second floor. Note the spacious kitchen, with dining alcove where meals can be easily served under ordinary circumstances, the dining room reserved for a large company.

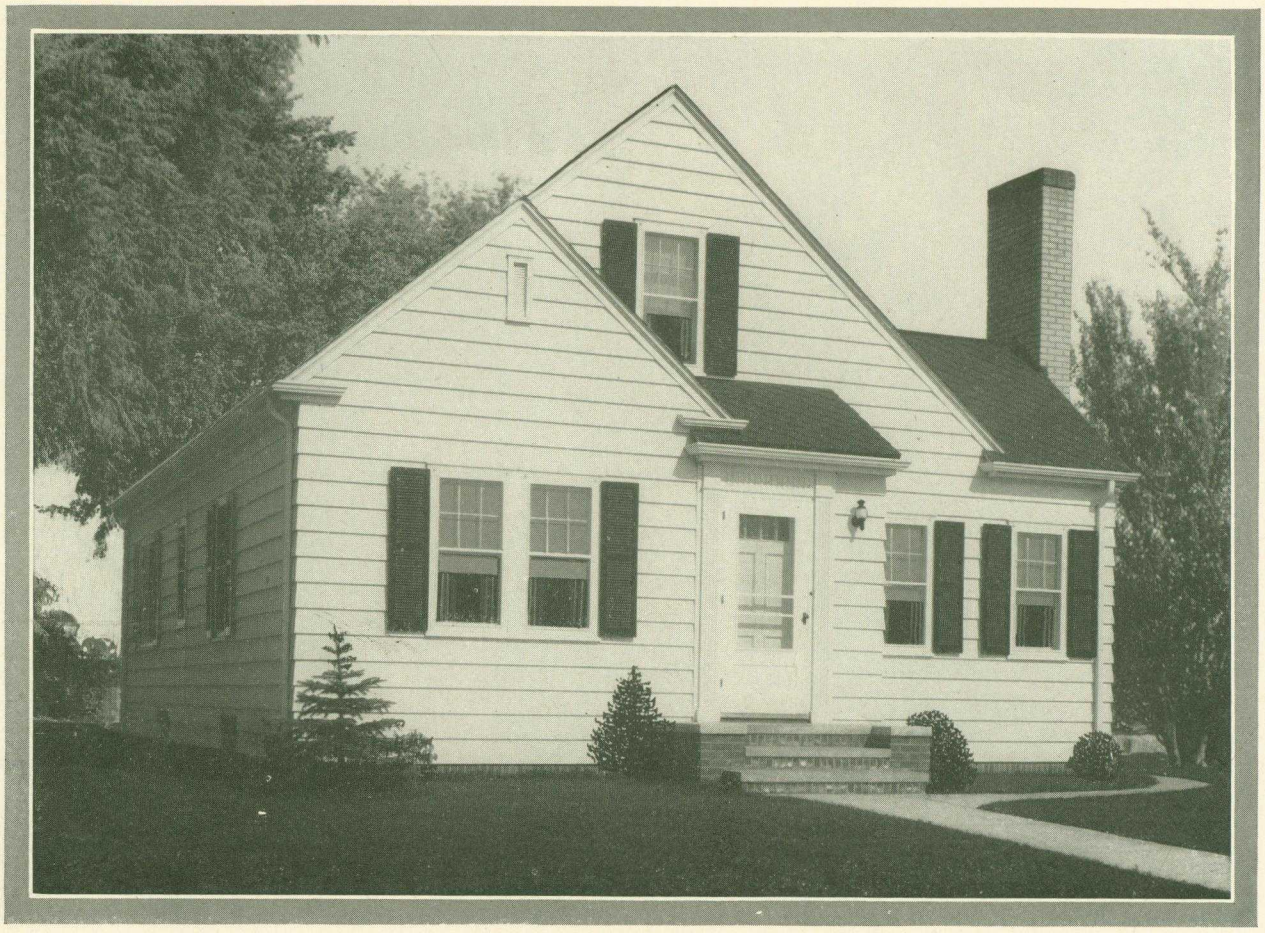
The living room has large wall spaces for furniture and book cases. The open fireplace is a feature coveted by all who are about to build homes.

Brick is to be used, but the design lends itself readily to wood construction, with siding or shingles. The bathroom is located convenient to the bedroom, as well as to the main living and working quarters. The back entry, at grade, affords easy access to kitchen or cellar.

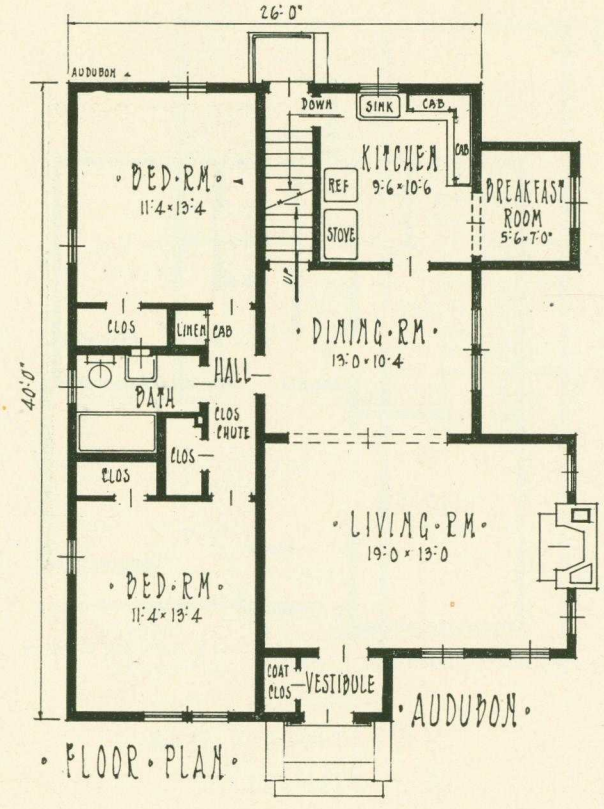
[20,800 CUBIC FEET]



FIRST FLOOR PLAN
YALE



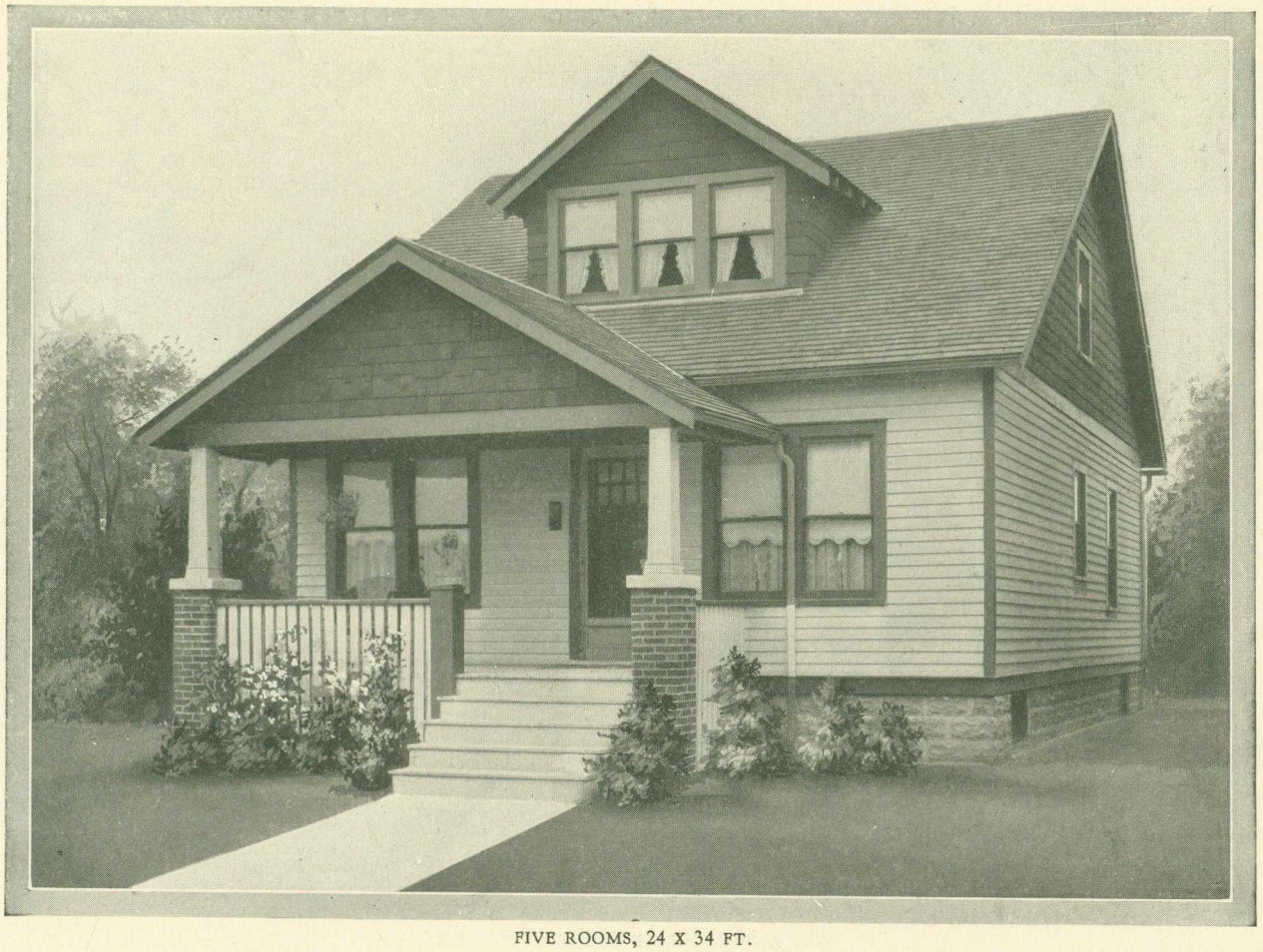
FIVE ROOMS AND BREAKFAST ROOM, 26 X 40 FT.



The AUDUBON

THE front exterior of this typically American home does not give a full impression of the size of the house because of its depth. It will go comfortably on a 40-foot lot, allowing also for a driveway. Without a driveway, it will go on a narrower lot. Besides the good-sized living room with fireplace, the breakfast room off the kitchen is a notable feature. Cross ventilation in every room. The dining room opens into living room, a feature which contributes to roominess when parties are entertained. The situation of sleeping quarters apart from the section of the house most used gives opportunity for early retirement without disturbance by radio, doorbells or conversation in living room. Attic room for future expansion. Externally, an artistic home and one in which the owner and his family may enjoy modern conveniences, plenty of elbow room, and the fullest satisfaction of home ownership.

[24,900 CUBIC FEET]



FIVE ROOMS, 24 X 34 FT.

The EARLE

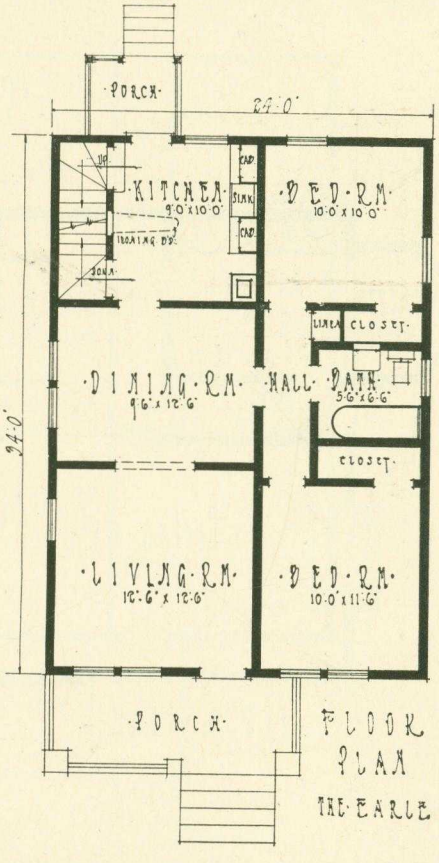
A HOME need not be large or expensive to be attractive. In fact almost any family in earnest about owning a home can build one of good architectural style and yet within their means.

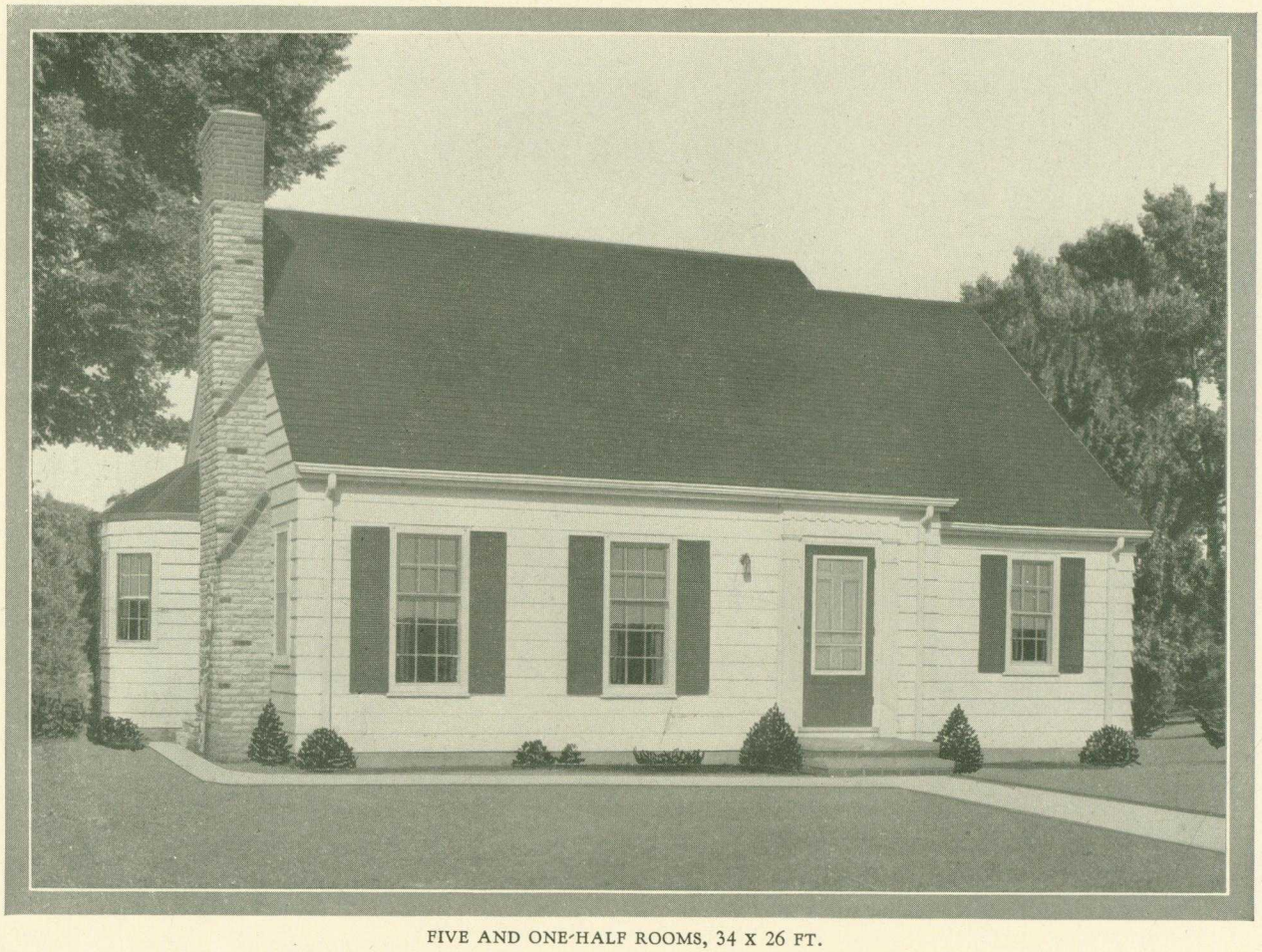
A good safe rule in financing a home is to set the upper limit at two and a half times your annual income. If you have a family, two year's income may be all you can easily pay; if a large family, even less. For those whose incomes are small, the modest frame bungalow is usually just about right. The EARLE with its high roof and plenty of second floor space makes a comfortable home; yet it will go easily on a thirty foot lot,—an economy where land is expensive.

The front porch adds a homelike atmosphere to the place. Brown shingles on the upper story, white siding below with chocolate trimmings make a good color combination. Shrubbery set around the porch will offset the appearance of height.

The family requiring only two bedrooms can live all on one floor at a considerable saving in housework. Then, as is the case of many of our bungalows, additional bedrooms may be finished off later on the second floor. The rooms are of fair size with good closets for the bedrooms. The chimney in the kitchen corner can accommodate a wood or coal stove, which makes the plan suitable wherever there is no gas. The interior can be made just as attractive as the outside.

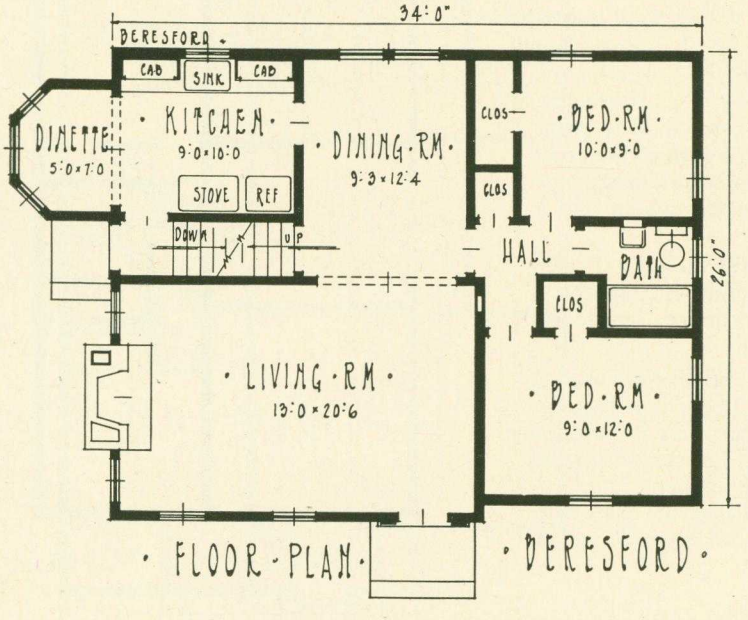
[18,800 CUBIC FEET]





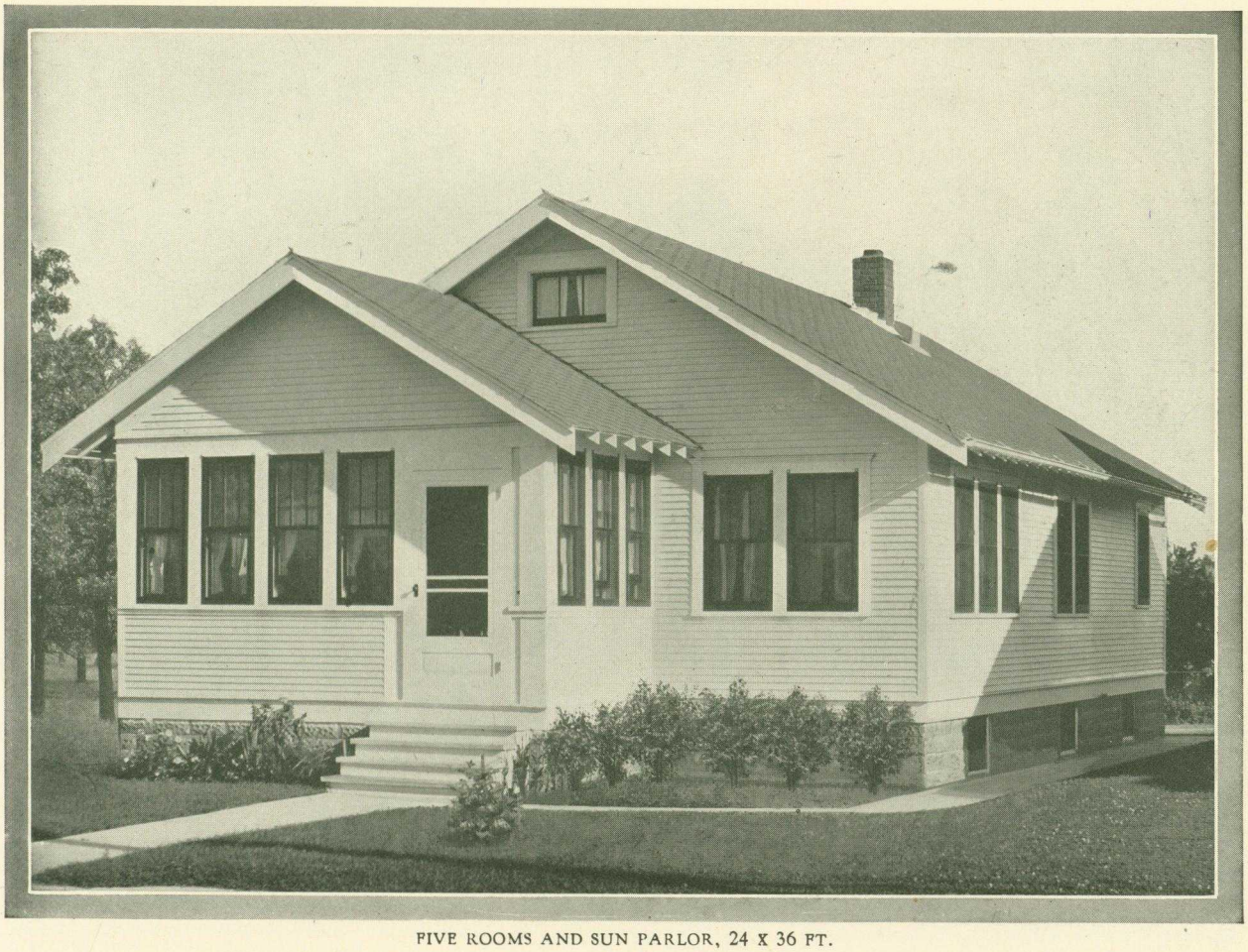
FIVE AND ONE-HALF ROOMS, 34 X 26 FT.

The BERESFORD



THIS compact Cape Cod house adds to comfort and convenience a touch of luxury which its owner will enjoy. It has about everything to be desired in a five-room house, with a breakfast nook added for good measure. The kitchen is but a step to either the nook or the dining room. The two bedrooms are apart from the living quarters with the hall between assuring privacy. The spacious living room has a fire-place, so desirable in the home. The bath room is easily accessible to all rooms. The exterior has especial charm, lending itself to beautification with shrubs and lawn. This house may have shingled sides, as in the picture, or siding if preferred.

[21,300 CUBIC FEET]



FIVE ROOMS AND SUN PARLOR, 24 X 36 FT.

The CLIFTON

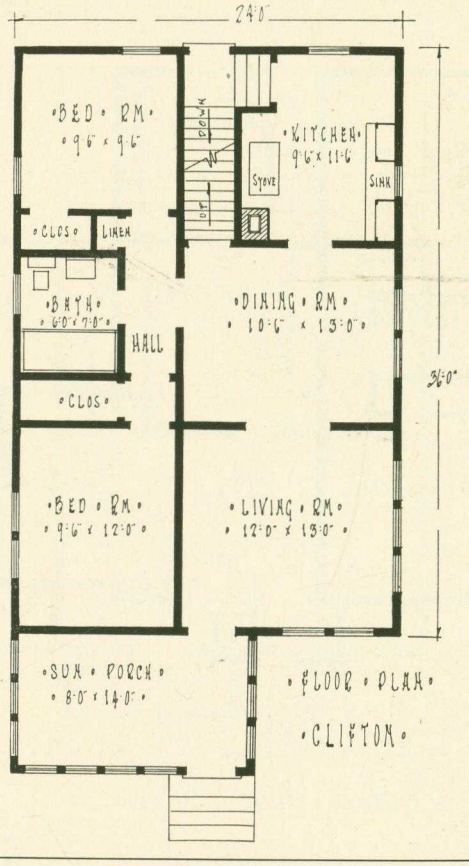
IT is especial attention to straight lines that places this bungalow so far out of the ordinary. This accounts for the reasonable cost for which it may be built.

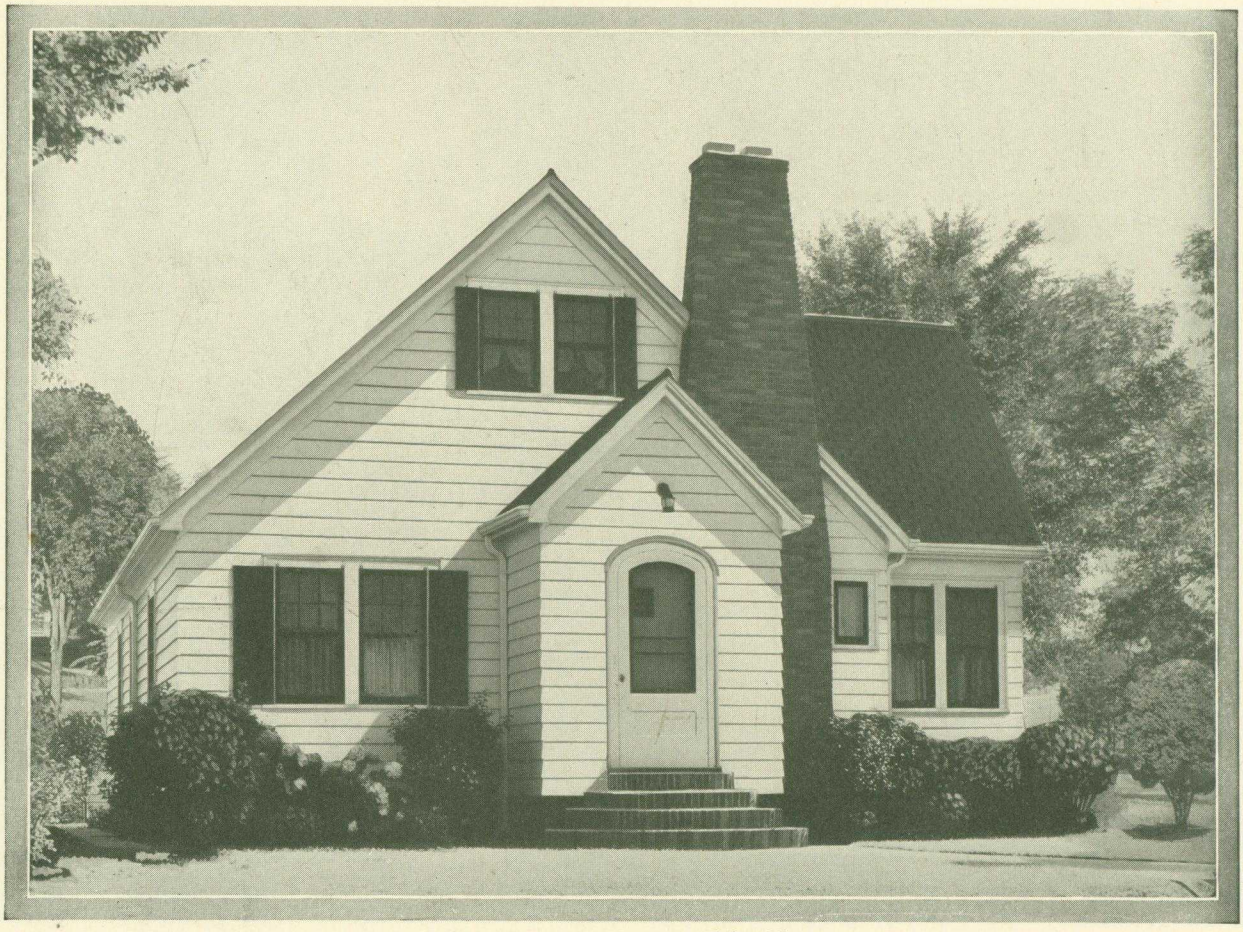
The sun parlor will be a real delight to the housewife to "fix up," for there is an opportunity here for the use of colorful hangings and floor covering, and brightly painted wicker furniture.

The living room and dining room may be considered together for their wide cased opening makes practically one large room of the two. The large twin window in the dining room gives an ample supply of light and air.

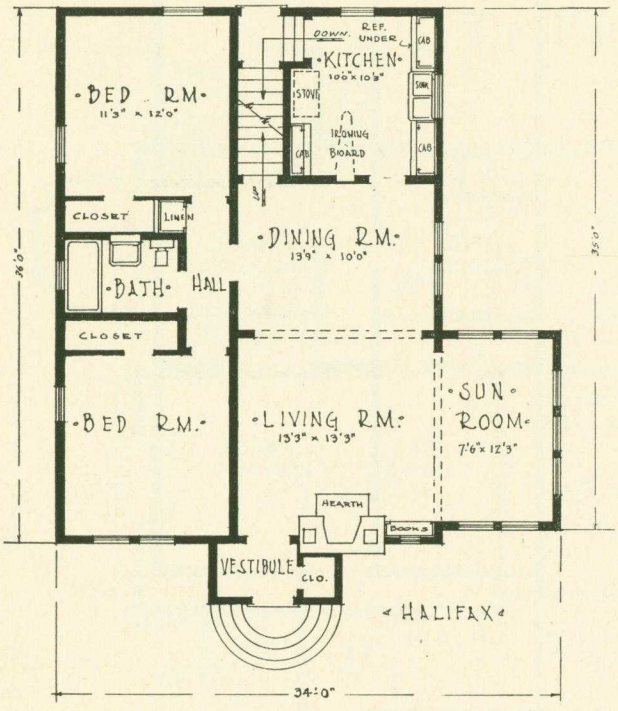
The kitchen is a splendid work room; the kitchen cabinets are located over the sink—on either side. The closets are ample, and the bathroom convenient.

[20,900 CUBIC FEET]





FIVE ROOMS AND SUN ROOM, 26 X 36 FT.



FIRST FLOOR PLAN

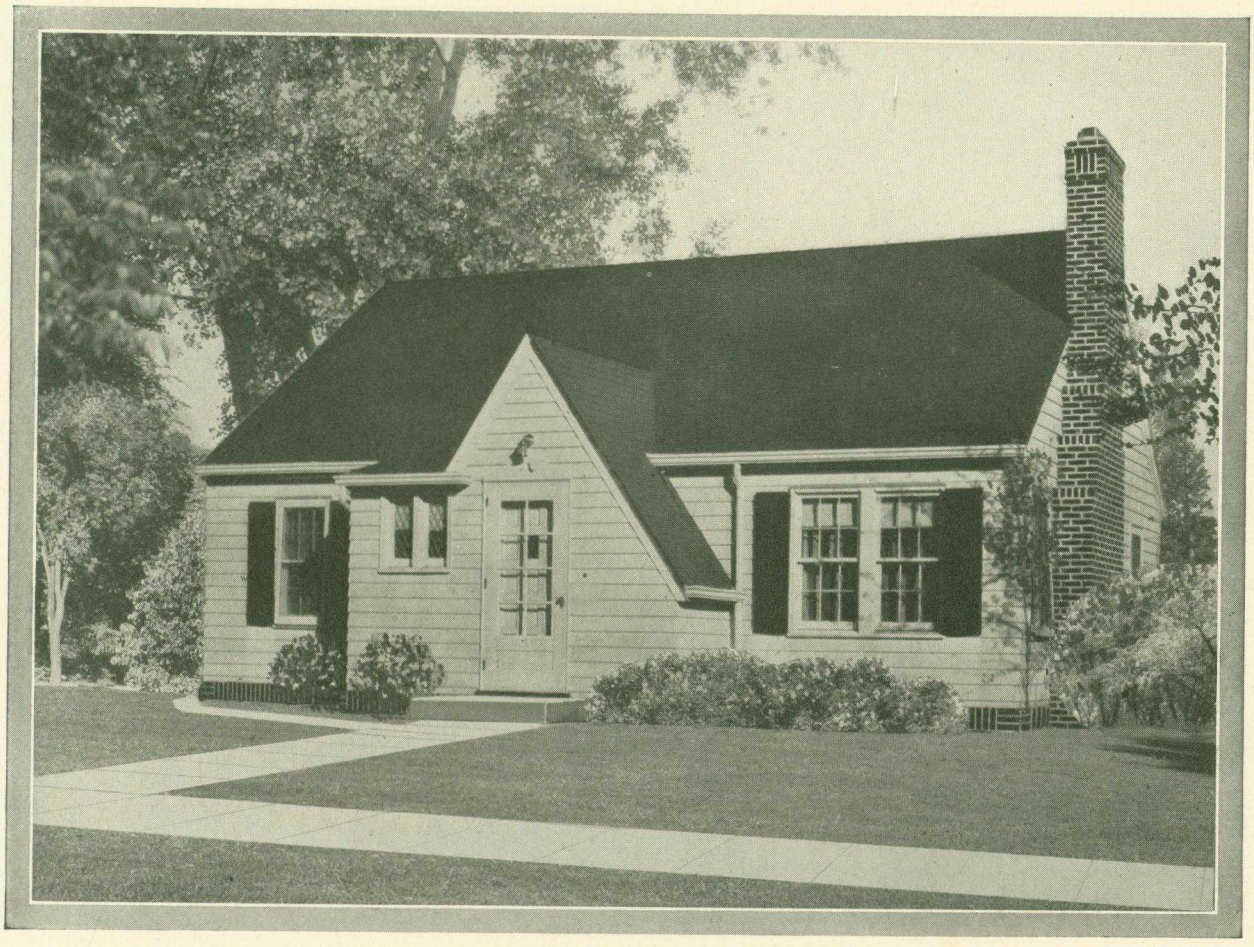
The HALIFAX

AN attractive Colonial design with a number of noteworthy features. The living room, with its open fireplace, thrown in with the dining room, gives an impression of spaciousness. The coat closet shares the vestibule space, contributing to the compactness and convenience of the whole arrangement.

One of the pleasantest features of this gem of a home is the sun room. The housewife will take especial pride in the well-arranged kitchen, with sink under window, and stairway leading directly to the main stairway. Ample closet room, which is a necessity sometimes overlooked in small homes. A third bedroom may be added, later, in the attic.

With a touch of shrubbery and a lawn, this is a home which will always attract favorable comment.

[24,450 CUBIC FEET]



FIVE ROOMS, 36 X 26 FT.

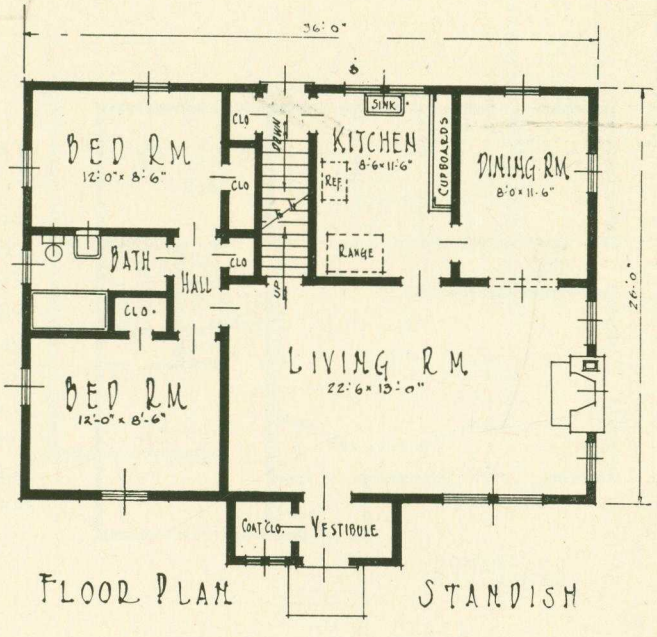
The STANDISH

THIS Colonial bungalow is the last word in outward charm and interior comfort. It is a real haven in which family life may be enjoyed to the utmost.

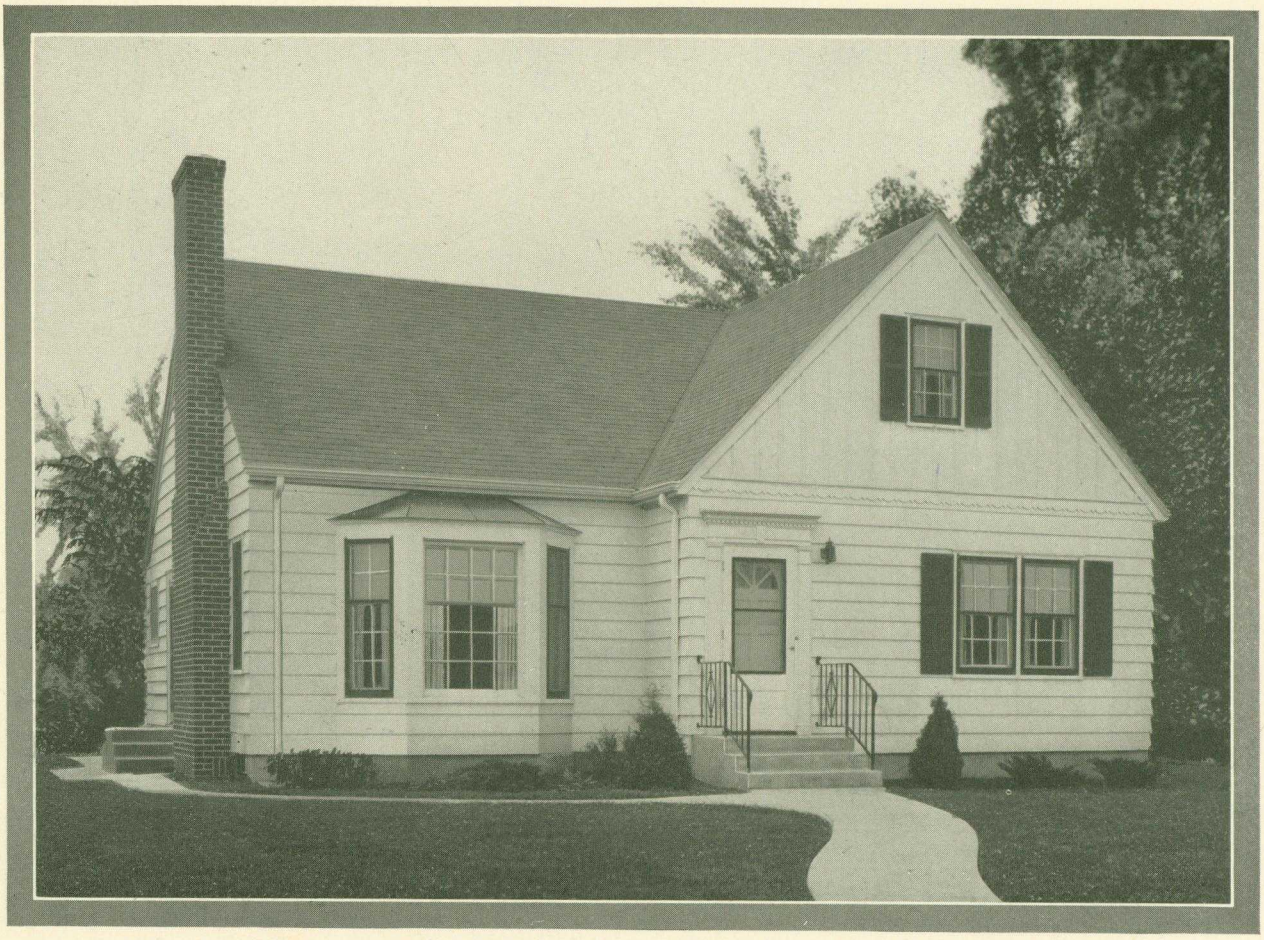
The exterior design is most attractive with well balanced proportions. The brick chimney on the outside gives the house an added touch of distinction. With wide clapboard siding, or, if preferred, shingles, and a paint color scheme for roof and blinds in keeping with the design, this will be a home of genuine charm.

The living room, unusually large for a house of this size, with its open fireplace flanked by windows, with large windows looking upon the front lawn, give this home a note of distinction. The dining room is sufficiently large for the ordinary family requirements; when guests are entertained, the living room may be used, as there is a convenient entrance directly to the kitchen.

The interior arrangement is planned for convenience and comfort, with bedrooms and bathrooms apart from the living room. Additional bedrooms may be added on the second floor later. Here is a home which deserves serious study. [[21,000 CUBIC FEET]]

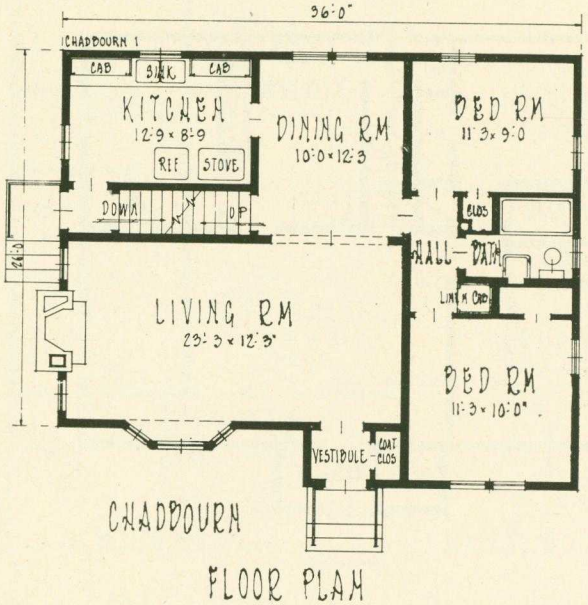


FLOOR PLAN STANDISH



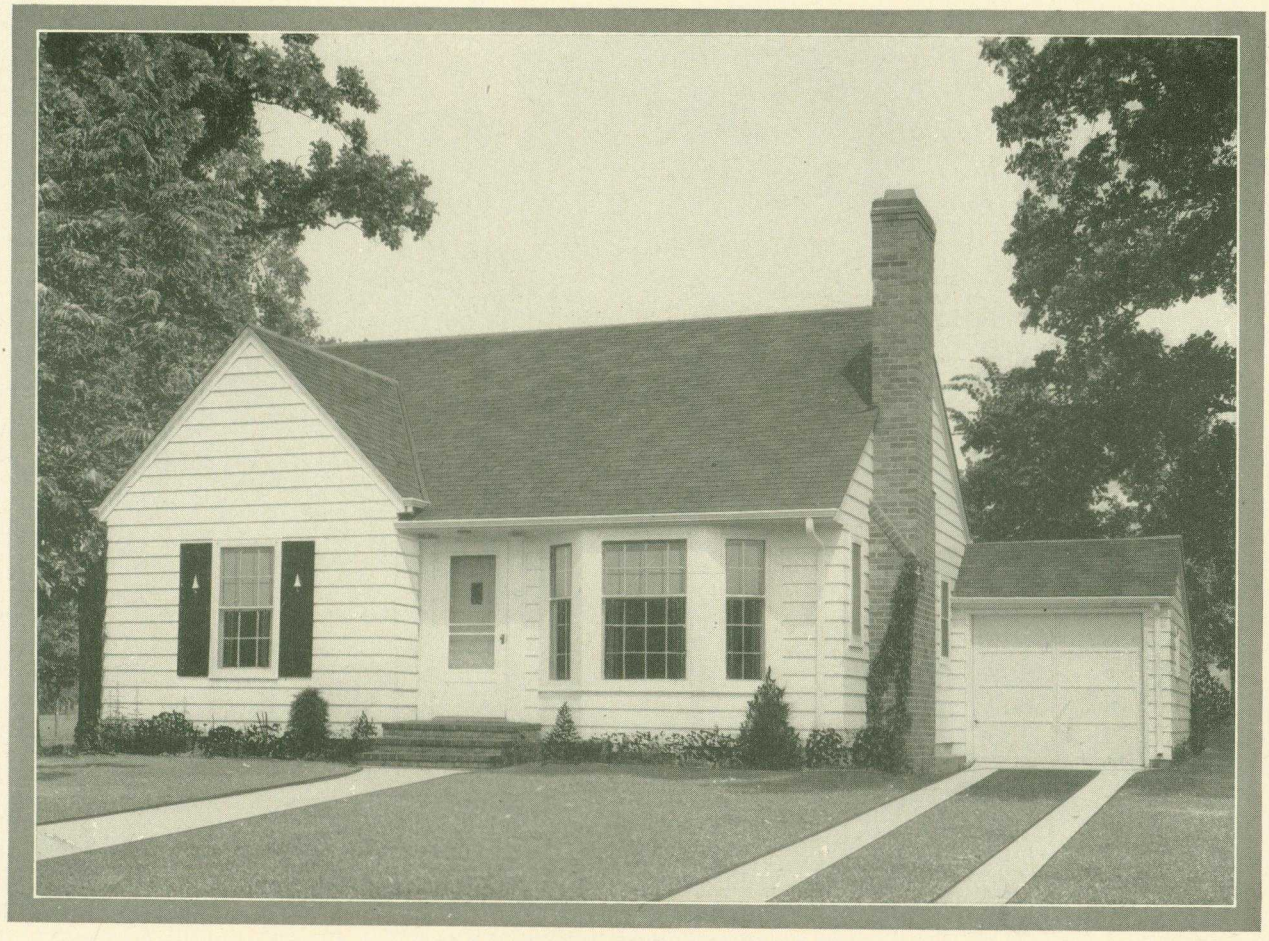
FIVE ROOMS, 36 X 26 FT.

The CHADBOURN



IN STUDYING the floor plan of this house one is impressed by the privacy given the bedrooms for those who retire early, or the ill; while the large living room with its bay window permits activities such as playing the radio or entertaining to go on. The bay window adds greatly to the external appearance of the house. The open arch between dining and living room gives the illusion of space to both rooms. Efficiency is added to the kitchen by generous cabinets. The living room has a wealth of wall space for the arrangement of furniture and book cases. The iron rail at front doorstep adds a touch of distinction.

[23,500 CUBIC FEET]

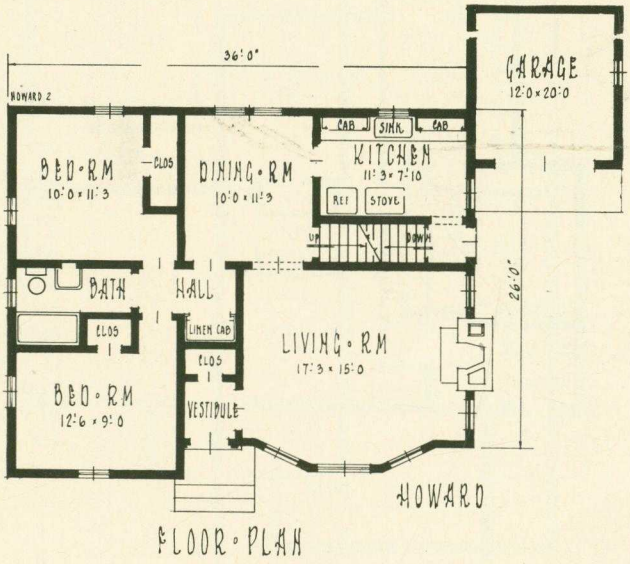


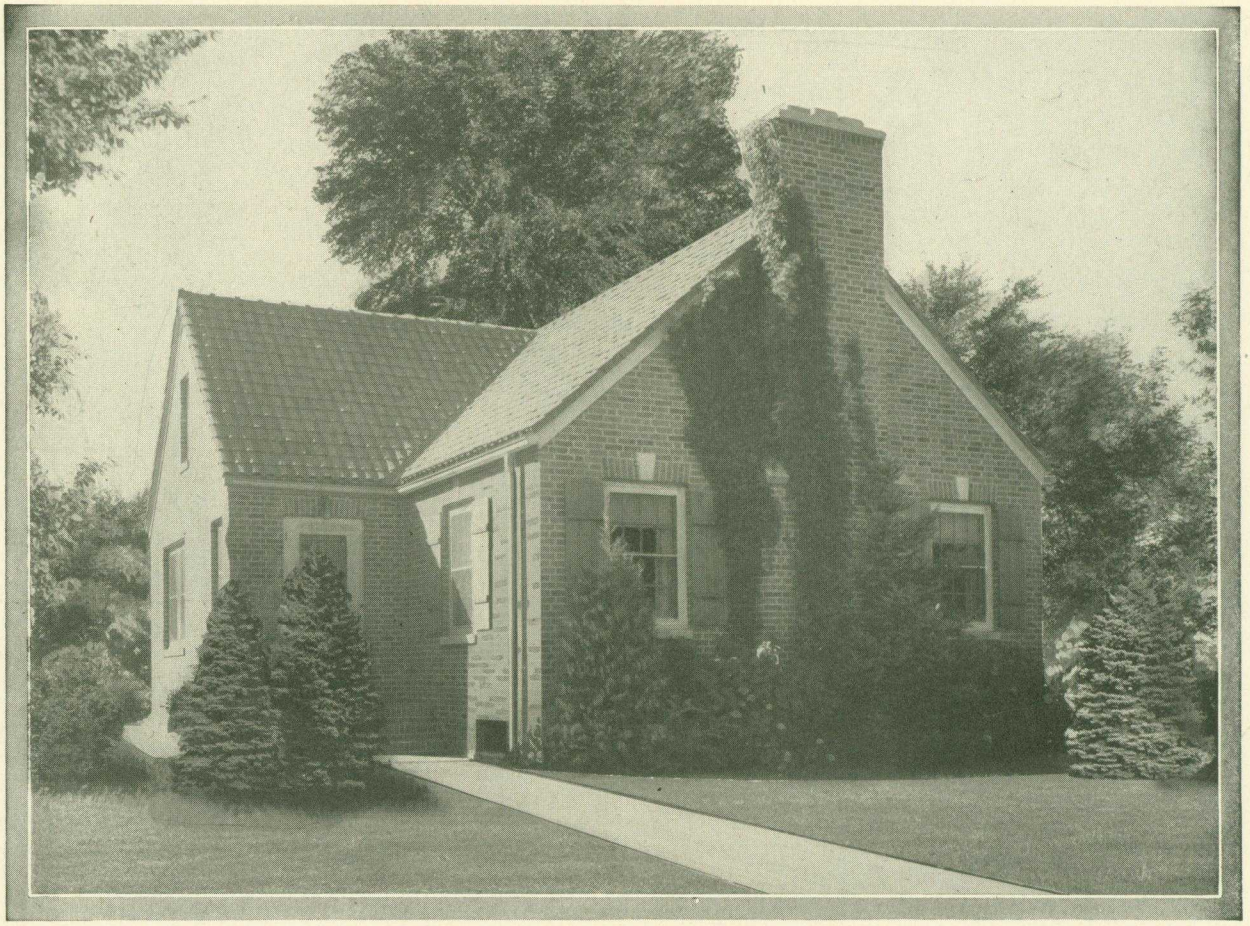
FIVE ROOMS AND GARAGE, 36 X 26 FT.

The HOWARD

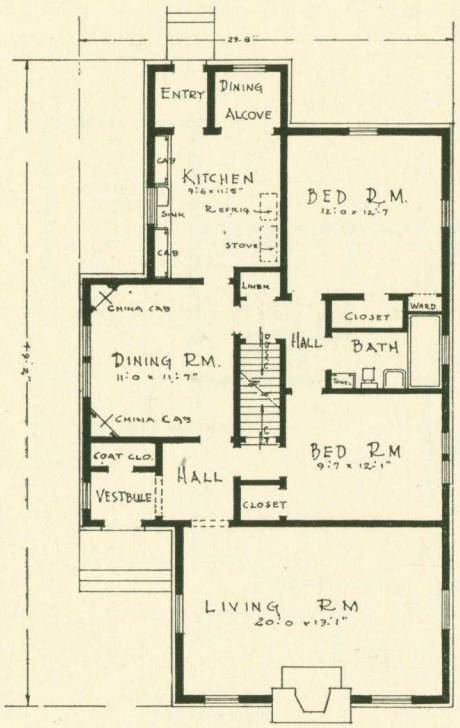
FEW home builders find it easy to get all they want with what they are able to spend. This modern house has a place conveniently accessible for the indispensable automobile. It offers comfortable living space for a family of three or four. The bay window, looking out upon the street, adds inward and outward charm. The design offers ample proof that an inexpensive home need not be unattractive; and that it may have almost everything necessary to modern living standards. The exterior treatment may be shingles or wide siding, with a painting color scheme that will set it off as a gem of a home.

[24,700 CUBIC FEET]





FIVE ROOMS AND DINING ALCOVE, 23 X 44 FT.

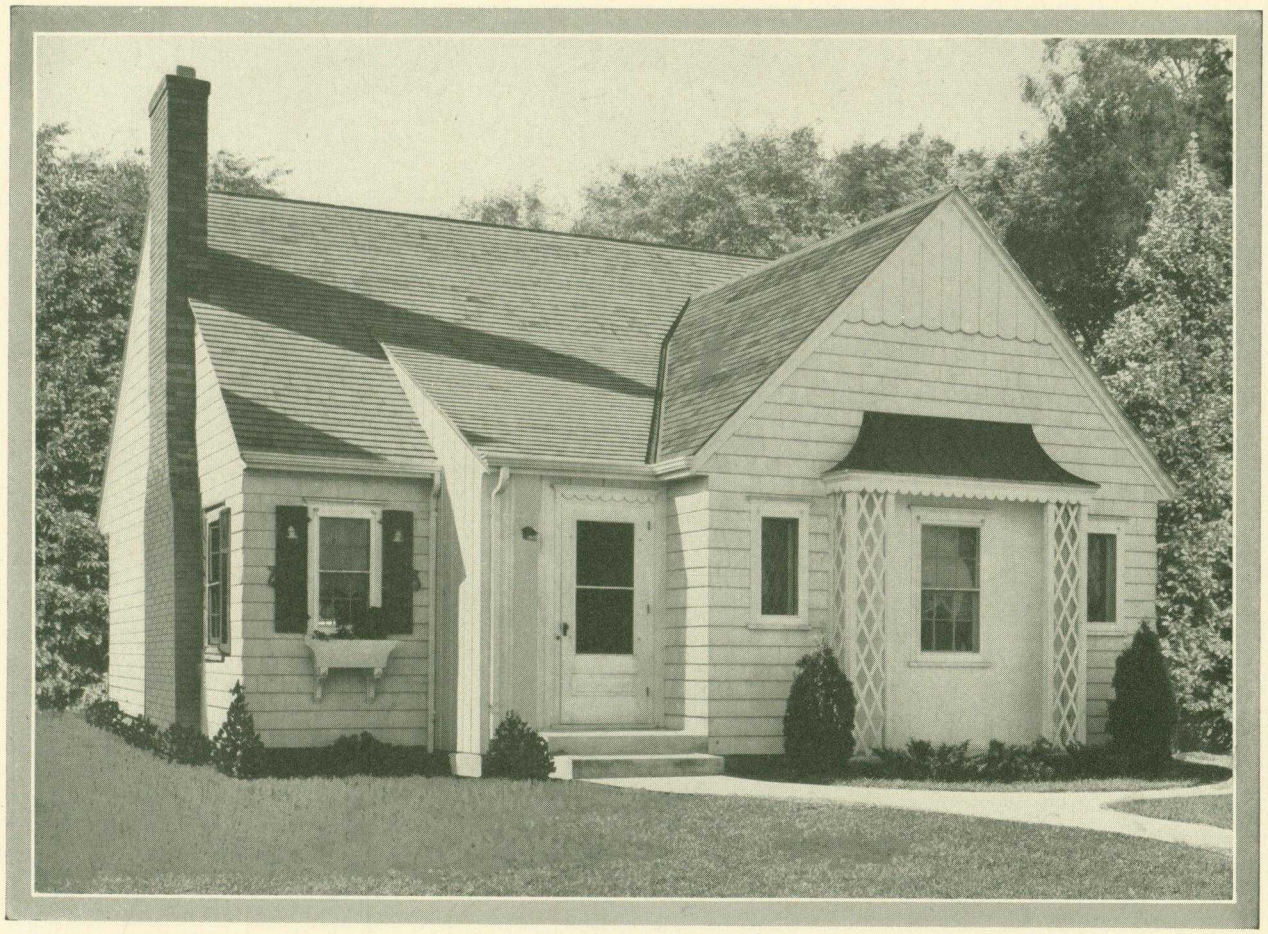


FLOOR PLAN
• PRINCETON •

The PRINCETON

A SUBSTANTIAL brick bungalow, designed for a narrow lot. A real brick fireplace would go well with the brick exterior. The novel arrangement of extrance places hall in center of house. The large living room is a popular feature, with its "homey" fireplace. The housewife will approve the compact kitchen, with its dining alcove for lunches and informal meals. The stairway is located conveniently for access to attic which may later become bedrooms. The rear entry takes care of the deliveries by tradesmen. This is a step-saving design which means much to the housewife. The outside chimney invites the planting of vines to trail upon it. There's room in the basement for a recreation room.

[24,450 CUBIC FEET]

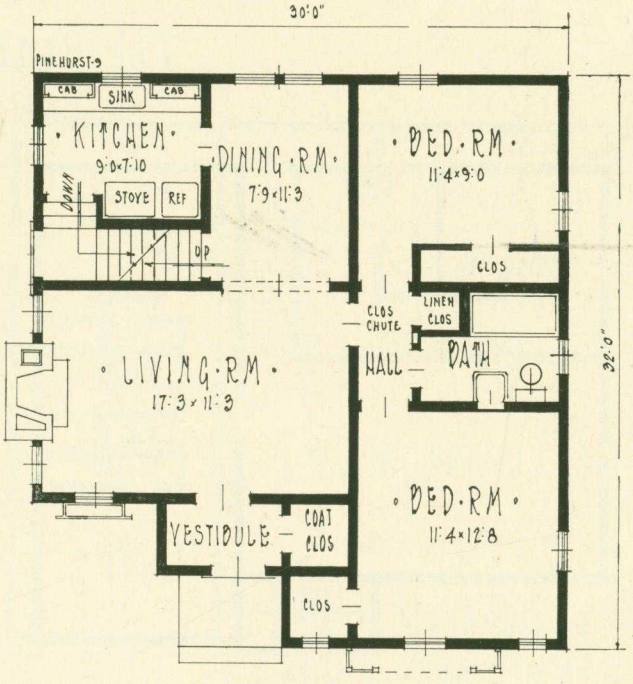


FIVE ROOMS, 30 X 32 FT.

The PINEHURST

A COZY little Colonial bungalow, ideal in many respects for the family requiring no more than two bedrooms. The hooded owner's bedroom window, with its trellis on which vines will climb, suggests the protection within from the stress of life, and bespeaks the other distinctive comforts in which this home abounds. Cross ventilation in bedrooms and living room invite the sun. The step-saving kitchen reduces household drudgery. The open fireplace suggests evenings of domestic bliss. And the ample closets add a practical feature to this appealing home. Notice the unusual treatment in the gable. And, of course, plenty of storage space in the attic.

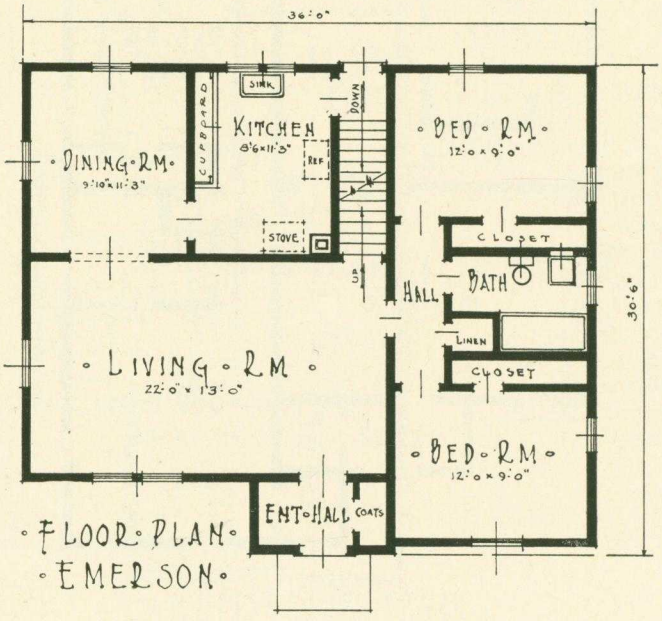
[20,450 CUBIC FEET]



FIRST FLOOR PLAN
PINEHURST

FIVE ROOMS, 36 X 30½ FT.

The EMERSON

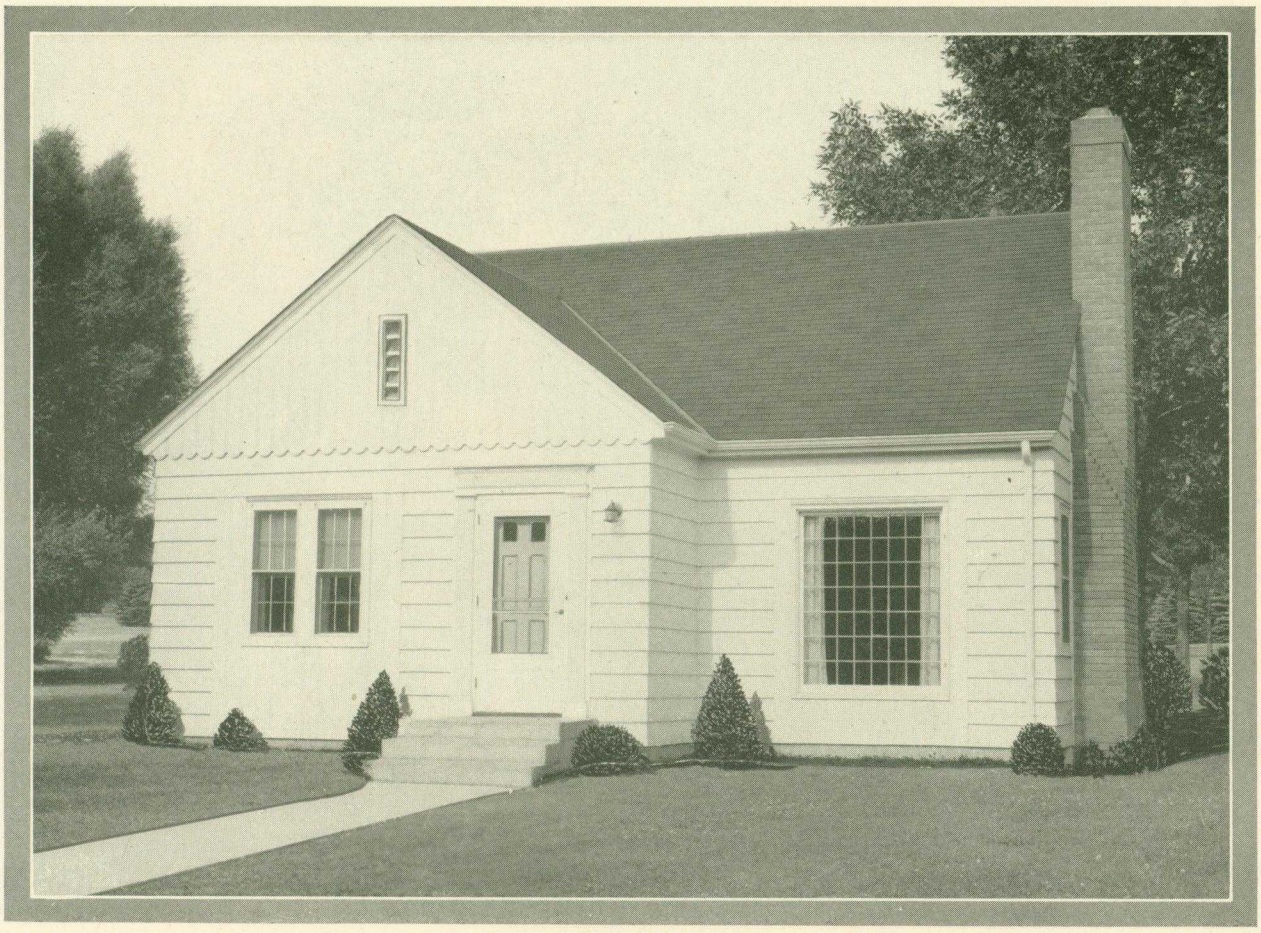


A CHARMING Colonial Bungalow which may have a shingle or wide siding exterior. Though plain, the individualistic architectural design is pleasing. The unusually large living room has ample wall space, permitting varied arrangement of furniture.

The bedrooms are larger than those of the average bungalow. The sleeping rooms are separated from the daytime living quarters, and have ample closet space. There is a stairway to the attic, where additional bedrooms may be finished later.

A neat little bungalow for the family which has a limited fund for building, and which offers many conveniences usually found in more expensive houses.

[22,100 CUBIC FEET]

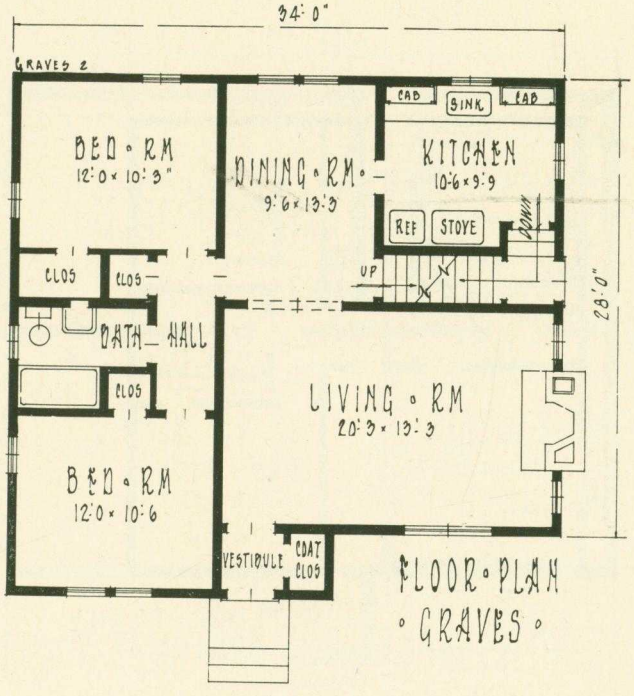


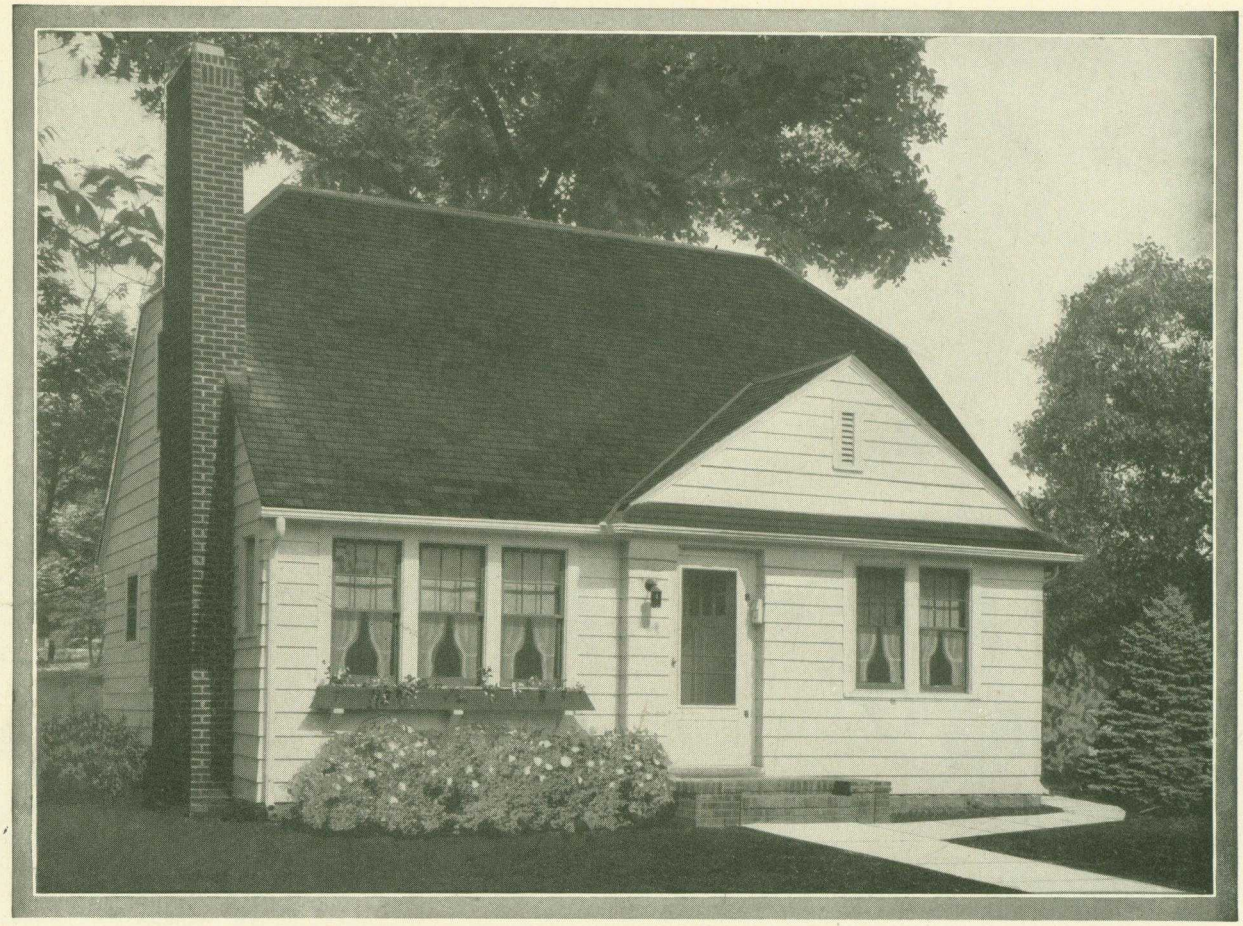
FIVE ROOMS, 34 X 28 FT.

The GRAVES

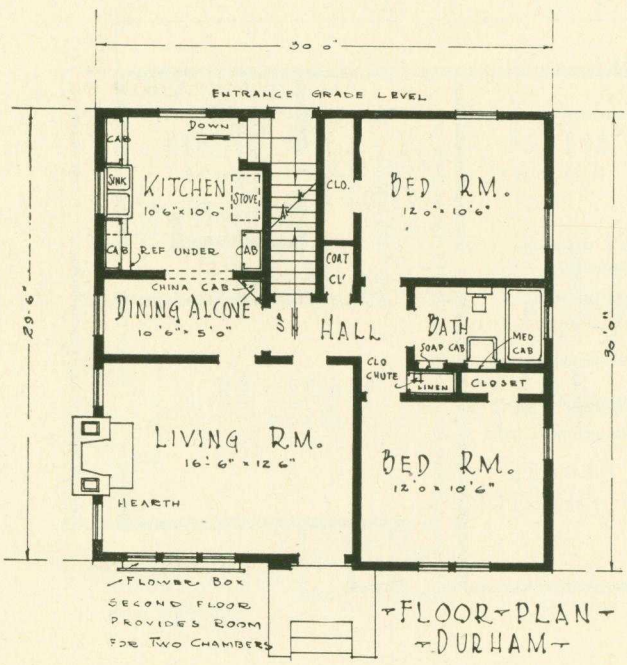
MODERN home planning has done wonders for the wage or salary earner. With a small down payment, and what might be "rent money" taking care of the mortgage, it is thrifty to own one's home. Family leisure life will center in a spacious living room such as few renters enjoy. The fireplace, flanked by windows, offers warm, cozy comfort for fall and winter evenings, when winds howl outside. The kitchen is a woman's delight, with cross ventilation and light from two sides. The bedrooms, with bath conveniently between, are placed for seclusion from the rest of the house, and where meditation, study and sleep may be undisturbed. The exterior presents a neat appearance, enhanced by the small window panes. All in all, a snug little home for the family of modest means.

[23,600 CUBIC FEET]





FOUR ROOMS AND DINING ALCOVE, 30 X 30 FT.



The DURHAM

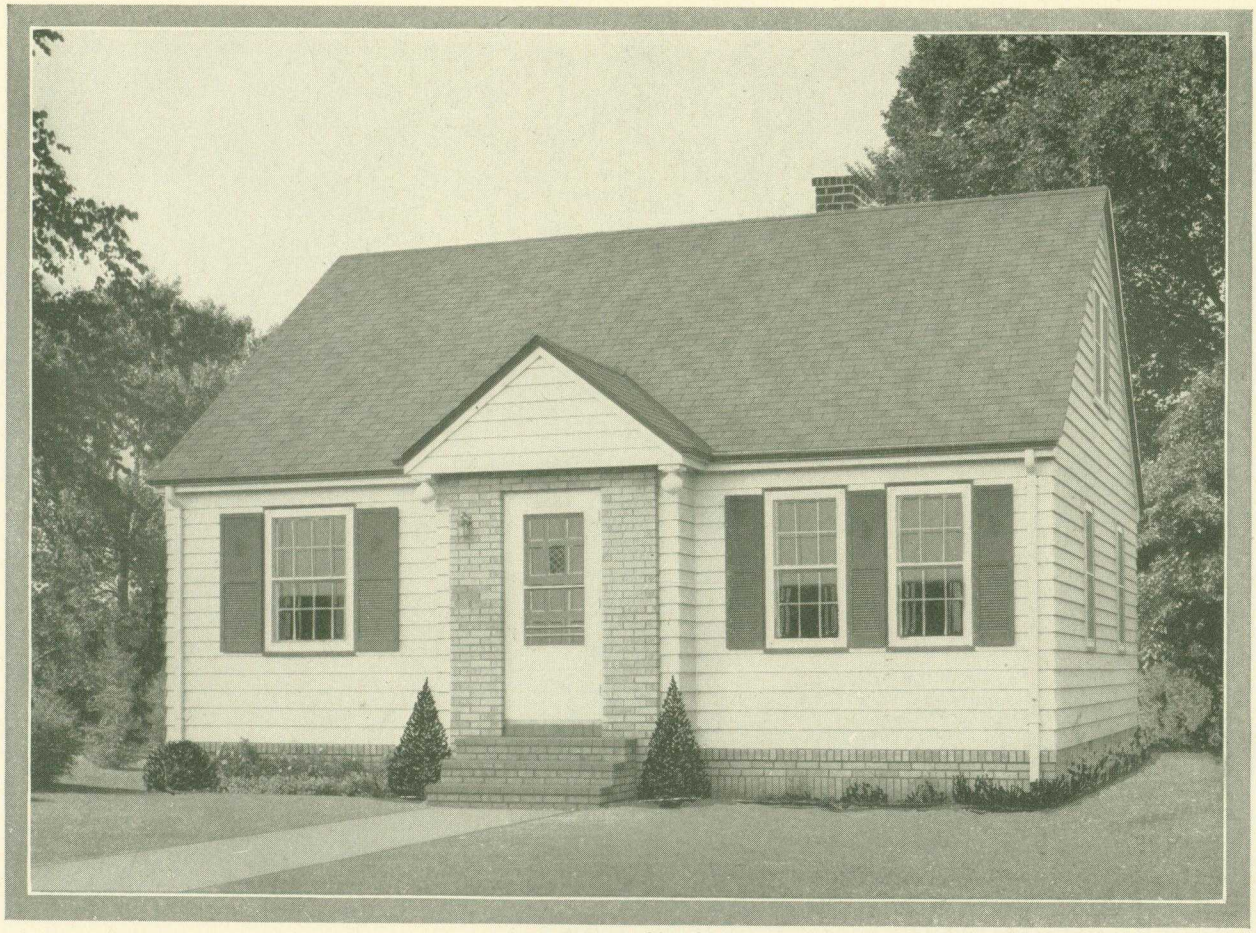
THIS Colonial bungalow has many points of especial appeal to the home builder and his wife. It is a well studied plan and will reward the closest inspection.

The comfortable living room, with its open fireplace suggests contented evenings. The dining alcove, with window and corner china closet is large enough to seat eight or ten people without crowding. The kitchen is especially complete with convenient cabinet work and is of good working size. Two bedrooms, with bath located conveniently between, and accessible to all parts of the house with few steps, with clothes chute adjoining,—all these features make this a home which will give lifelong satisfaction.

The exterior, too, is happily designed, with its outside brick chimney adding a touch of color, makes this a home whose owner will be envied.

Then too, there is space in the attic for two additional bedrooms.

[20,700 CUBIC FEET]

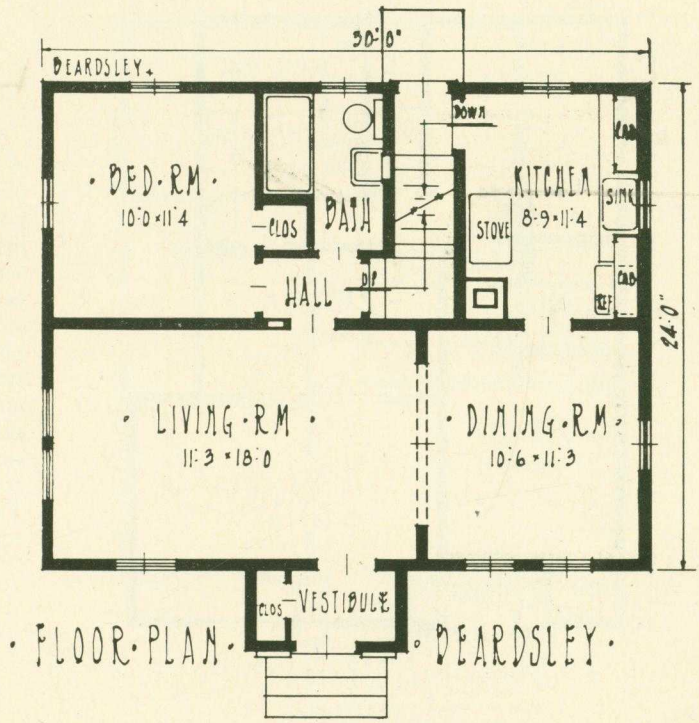


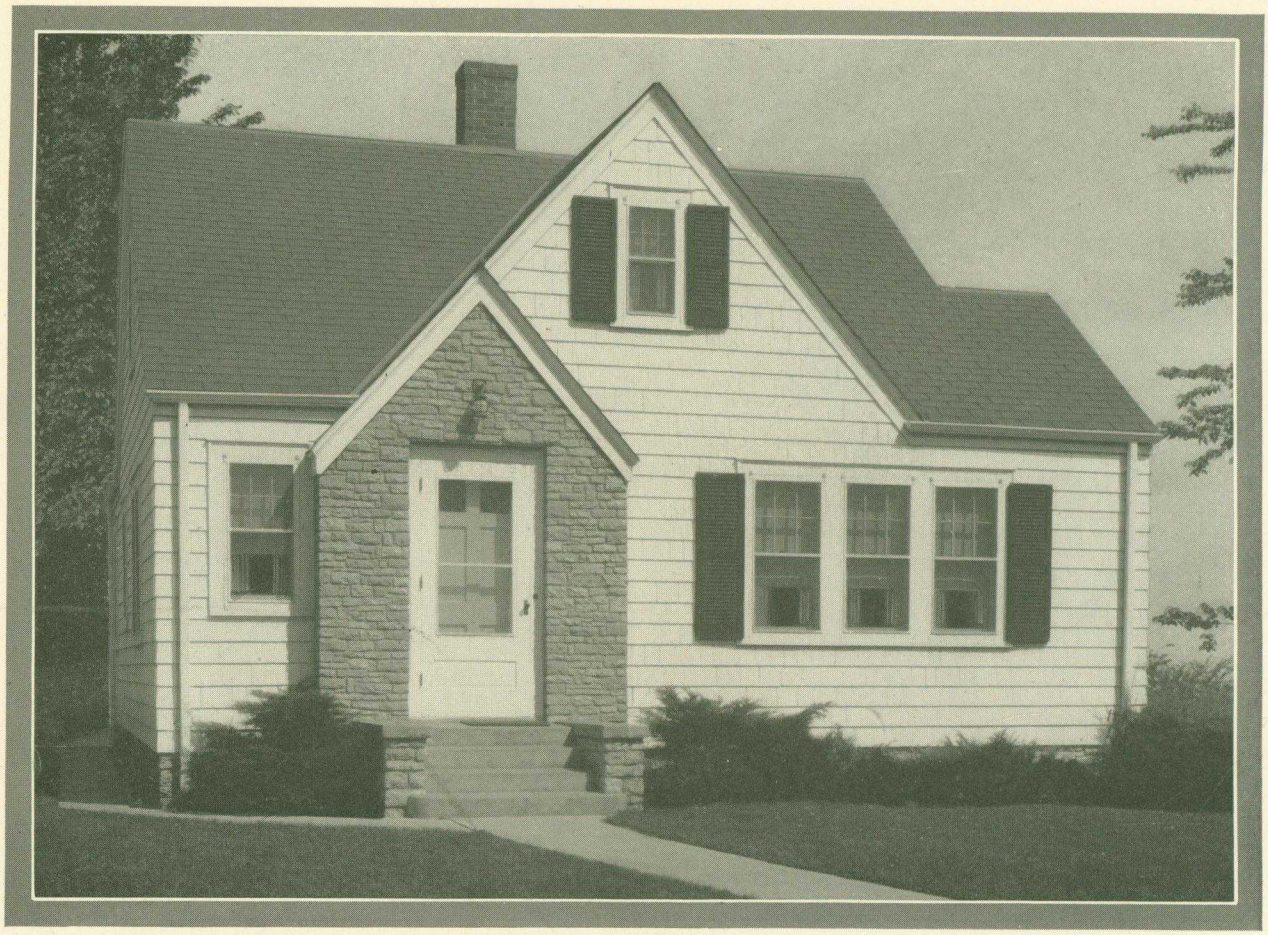
FOUR ROOMS, 30 X 24 FT.

The BEARDSLEY

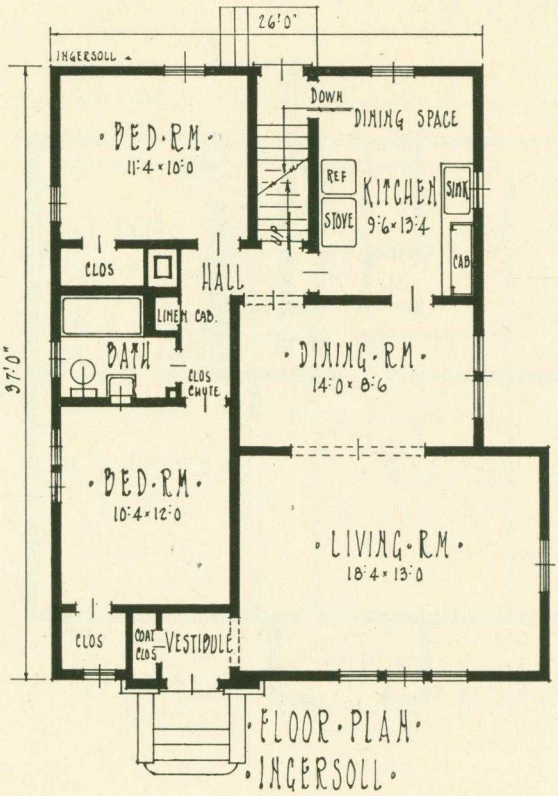
FOR the family needing but one bedroom, and with a limited purse, this cozy cottage has an especial appeal. In an unexpected pinch a bed might be made up in the living room. This house is not only in the low cost range, but heating and maintenance costs are also modest. The vestibule is a buffer for wintry winds when the front door is opened. The kitchen is conveniently arranged and can be equipped with inexpensive stock cabinets. The renter who lives in an outmoded house or in an apartment will find room in this airy, sunshiny little home amid surroundings of his choice.

[16,400 CUBIC FEET]





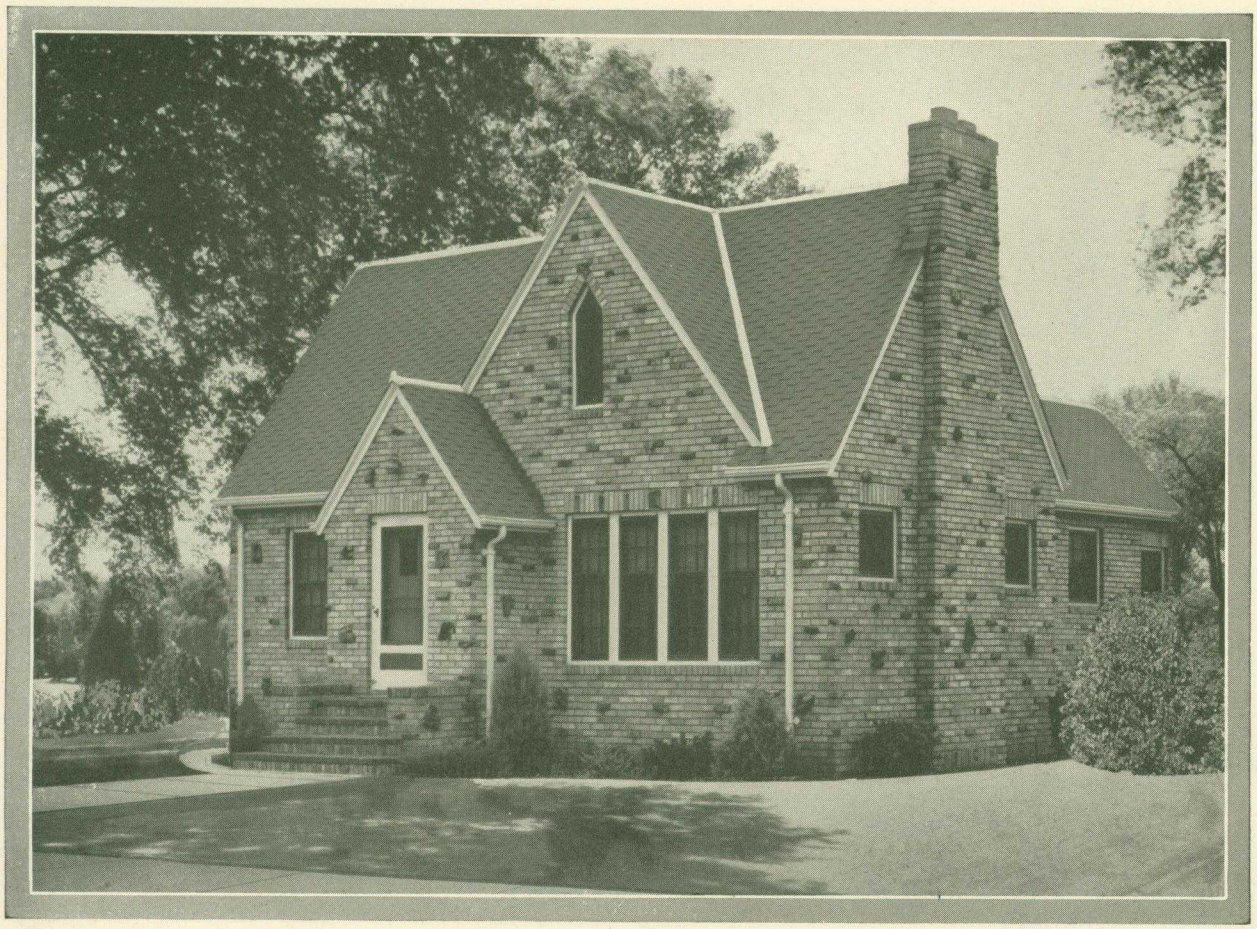
FIVE ROOMS, 26 X 37 FT.



The INGERSOLL

A PLEASING narrow-lot home deserving of close study. The housewife will appreciate the large closets in bedroom, the linen cabinet and clothes chute not always found in rented quarters. Dining space in kitchen meets every day purposes, enabling the housewife to keep her eye on the cooking while serving or eating meals. The central hall makes all rooms accessible to each other. The outlook from living room is pleasantly enhanced by three front windows. The stone or brick vestibule is a happy thought, adding much to external appearance. Shingled or clapboard sides is a matter of taste. Lots of wall space in all rooms, simplifying the placing of furniture without crowding. Some day you may need another room in second story. The position of plumbing will simplify bath or lavatory upstairs when the time comes.

[24,200 CUBIC FEET]



FIVE ROOMS, 26 X 36 FT.

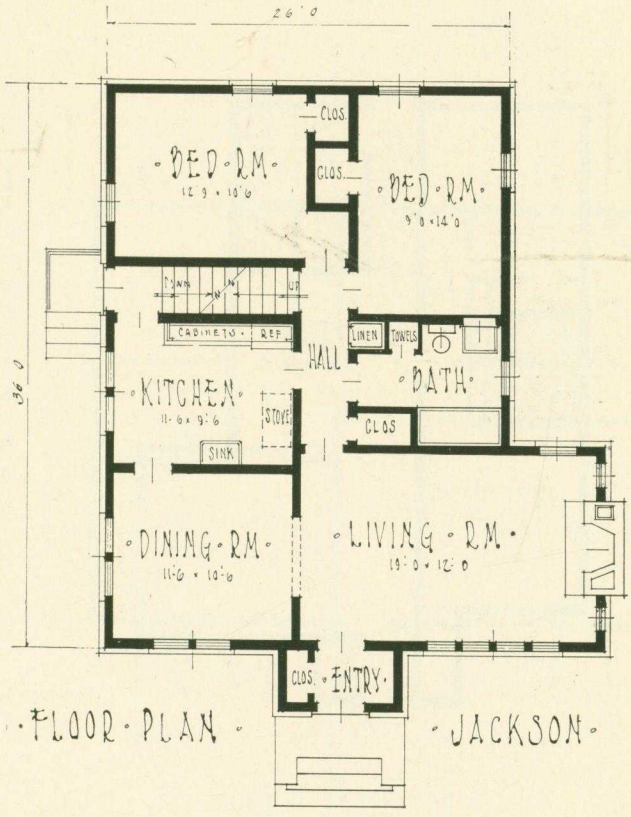
The JACKSON

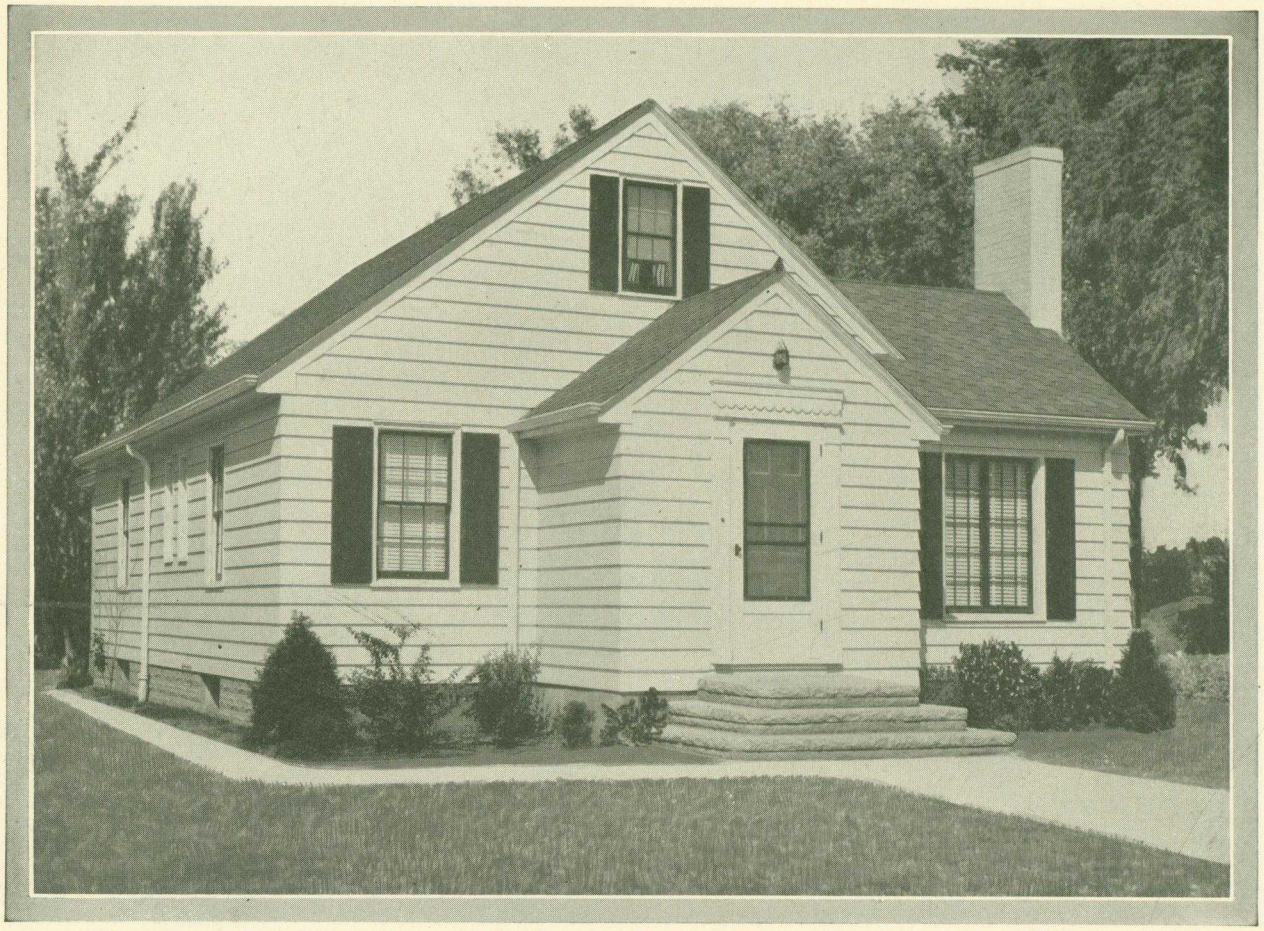
A BRICK house looks substantial and is comfortable at all seasons. This brick bungalow on a lot as small as 40 feet will have good space around it.

An unusual feature is that of the placement of the bedrooms at the rear, and why not? They look out upon the garden, are apart from the living quarters, and occupants may not be disturbed by those who pursue their amusements to a late hour.

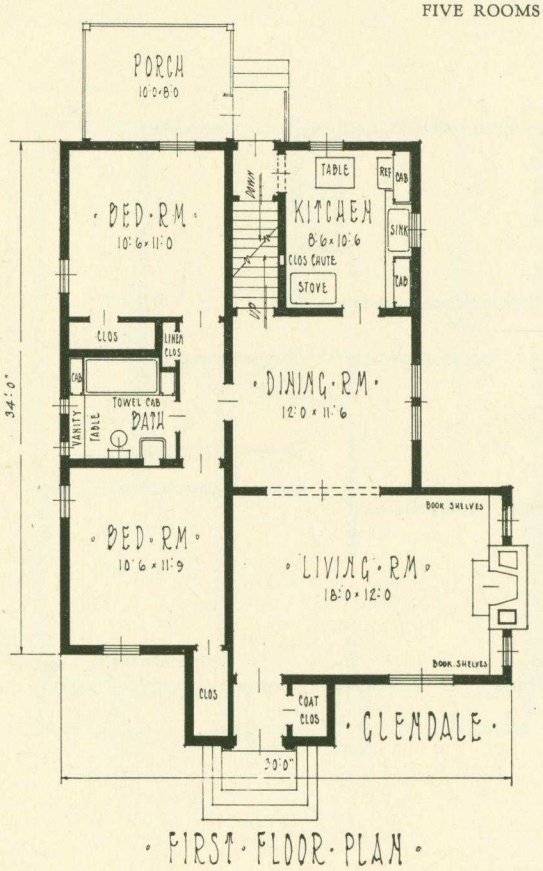
All the rooms except the kitchen have two-way ventilation and that room has an outside door as well as window. It also has ample cabinet space, is handy to every room in the house—surely an easy house to work in, and a comfortable one to live in.

[22,850 CUBIC FEET]





FIVE ROOMS AND PORCH. 24 X 34 FT.

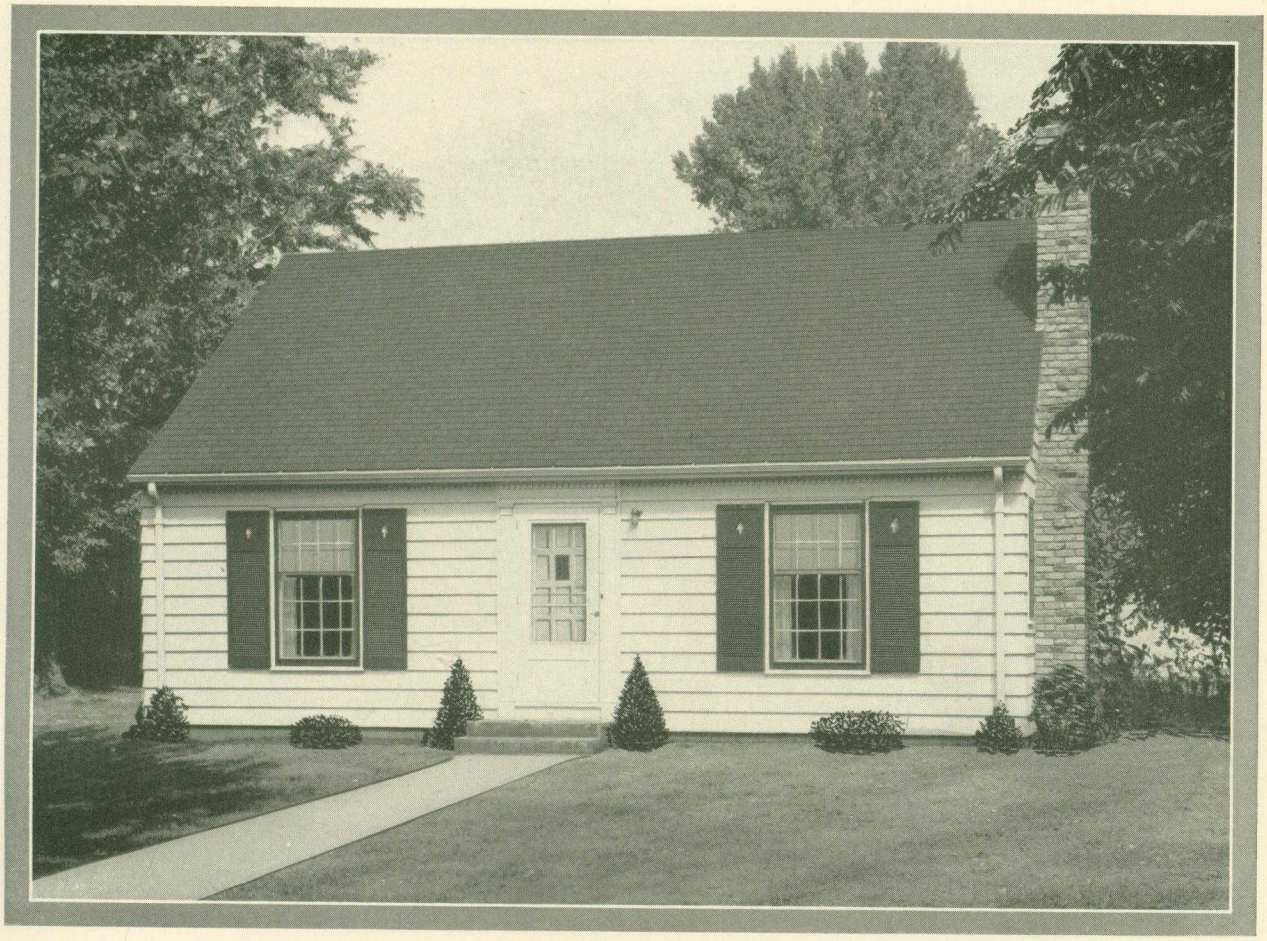


· FIRST · FLOOR · PLAN ·

The GLENDALE

HERE'S real character, combined with hominess. That living room, with its fireplace and book shelves, its size proportioned to take already-owned rugs, is a haven of comfort after a day's work. The rear porch offers an ideal retreat in warm weather, looking out on the garden in rear. A fine place to sleep, too, or to play cards, in warm seasons. The bath room, conveniently placed between the two bedrooms, the good sized closets, and the kitchen equipment, all betoken easy housekeeping and solid comfort. A home deserving of careful study by the builder who wants to get most value for his money.

[20,600 CUBIC FEET]

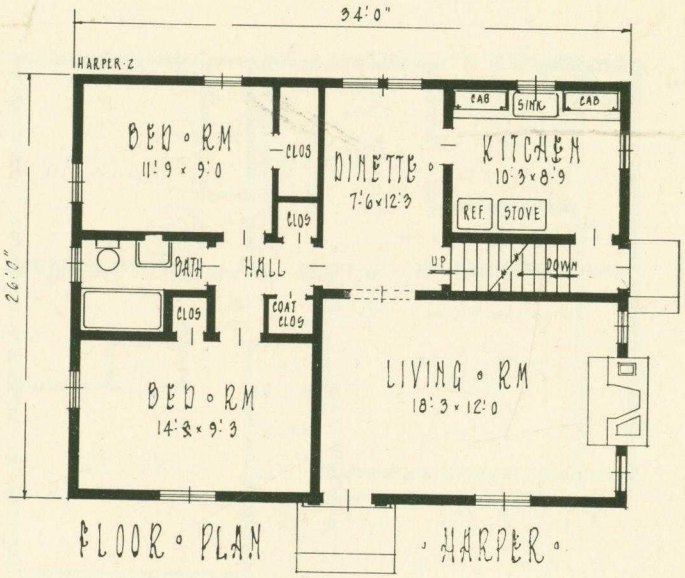


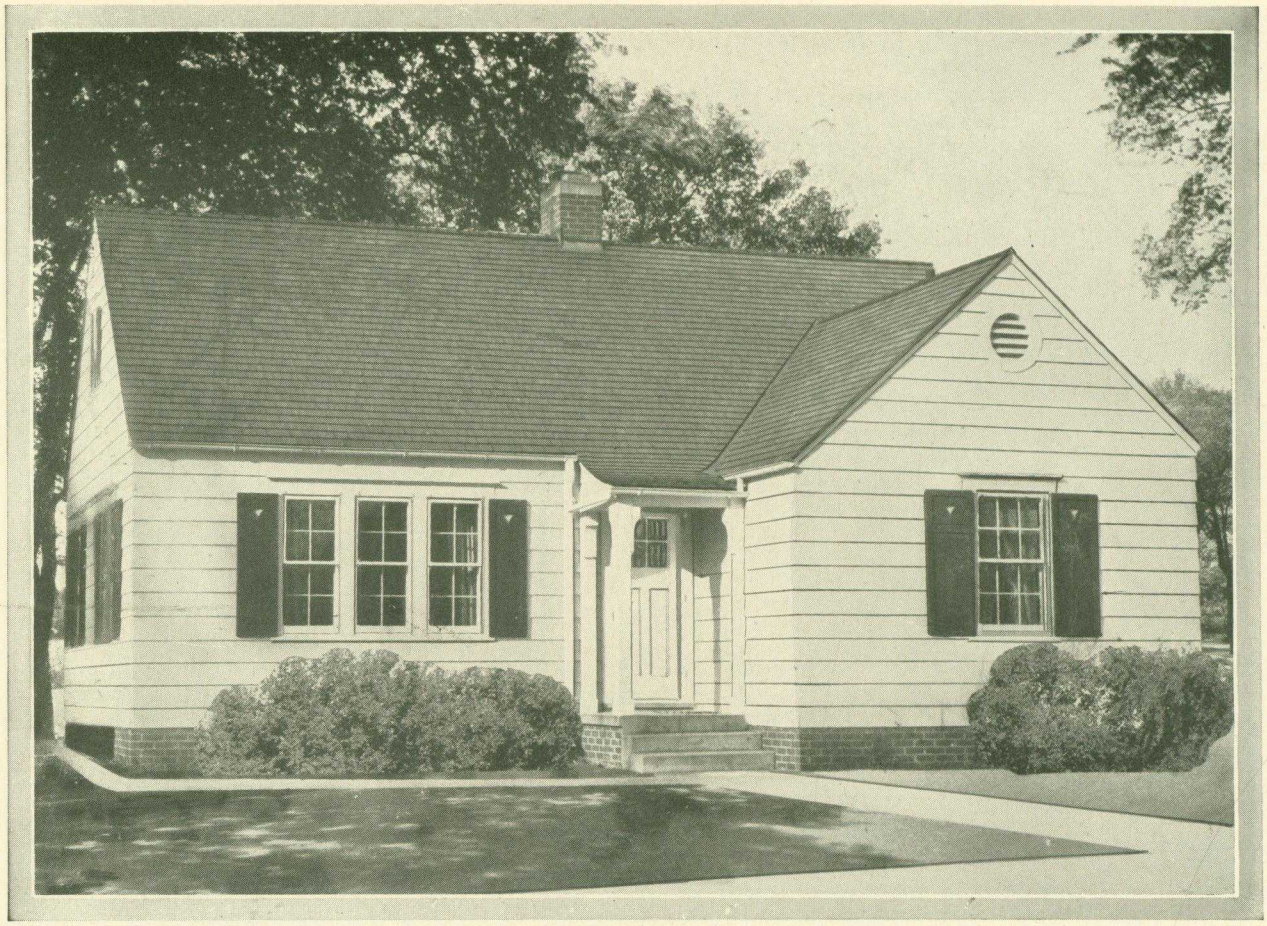
FIVE ROOMS, 34 X 26 FT.

The HARPER

A FOUR-SQUARE home, and by reason of its rectangular shape giving the most for one's building dollar. Even such an inexpensive home may have its fireplace, a feature highly esteemed by the proud owner and his family. The main bedroom is surprisingly large for a house of this size. Every room has cross ventilation. The exterior, shingled or clap boarded, stained or painted a soft gray, with darker gray or white trim; and with a green roof, harmonizing with the landscape will present, indeed, a pleasing picture. This house is neat, simple and with interior arrangement roomier than the exterior bespeaks.

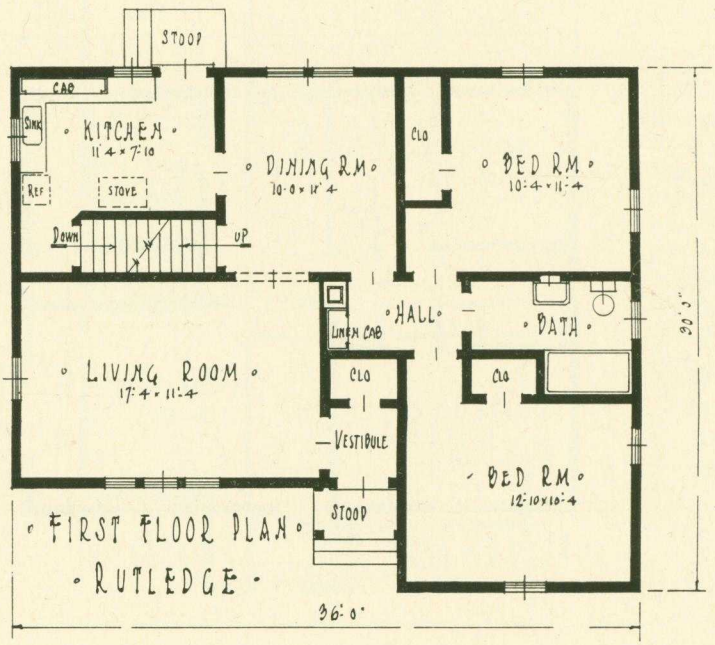
[20,300 CUBIC FEET]





FIVE ROOMS, 36 X 30 FT.

The RUTLEDGE



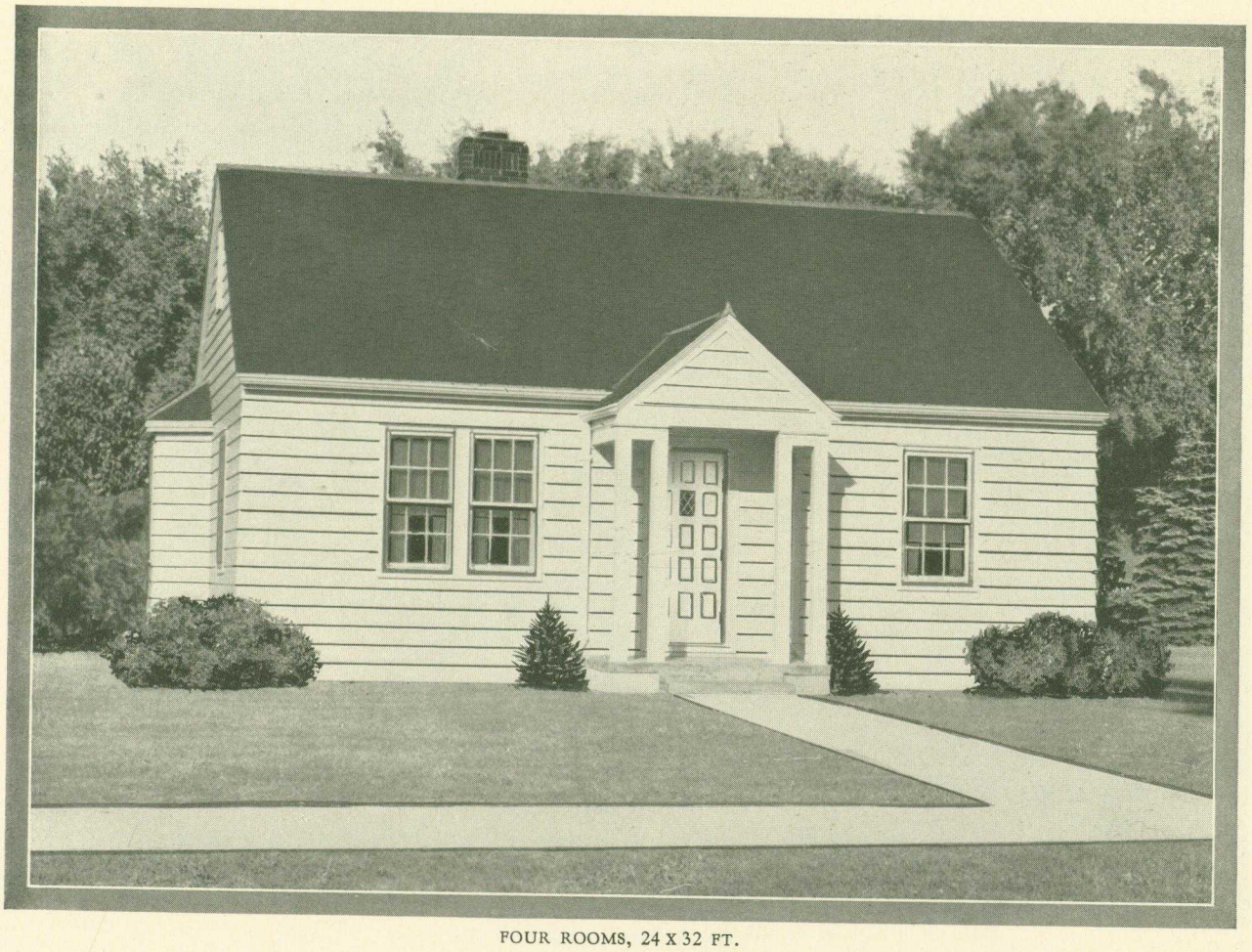
THE Colonial house is always in good taste. The newness doesn't wear off. Year after year, as shrubbery and perennials grow, it becomes more pleasing to the eye. And it is always readily salable at a good price if business opportunities call a man elsewhere.

The lover of flowers will appreciate this wide house that calls for a wide lot and plenty of garden space, and the sociable family will like the good size of the living room.

The closet in the rear bedroom is big enough for two persons' wardrobe.

The back door could conveniently be put at the side, just at the head of the basement stairs, if a different kitchen arrangement is desired.

[21,300 CUBIC FEET]

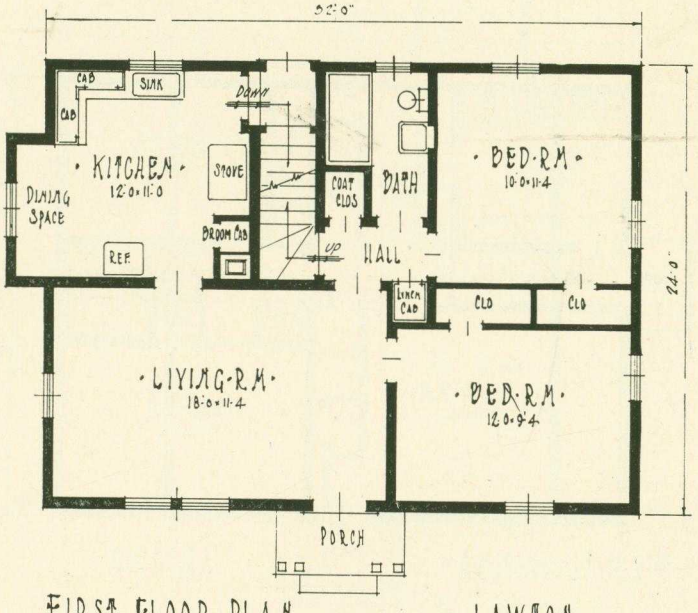


FOUR ROOMS, 24 X 32 FT.

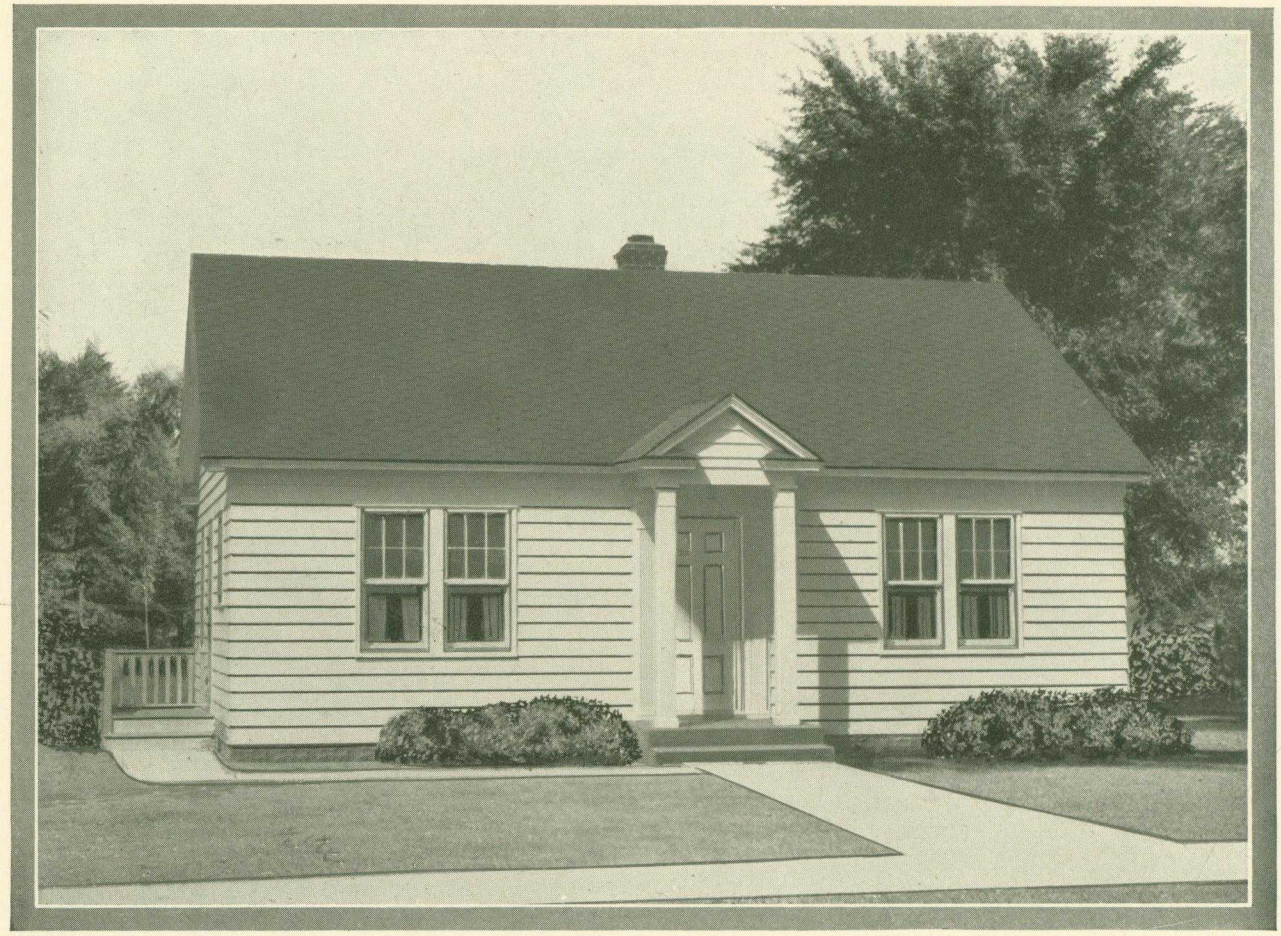
The LAWTON

A CAPE COD house with two bedrooms. An ideal home for a small family now paying, as rent, as much, perhaps, as could pay for this cottage on a long time arrangement. There is a dining space in the kitchen, where meals can be handily served. Two bedrooms, with ample closets, and the whole arrangement on one floor—the entire plan adds up to a most attractive home for the family that wants to live in a brand new home of its own, and quit working for the landlord.

[17,100 CUBIC FEET]

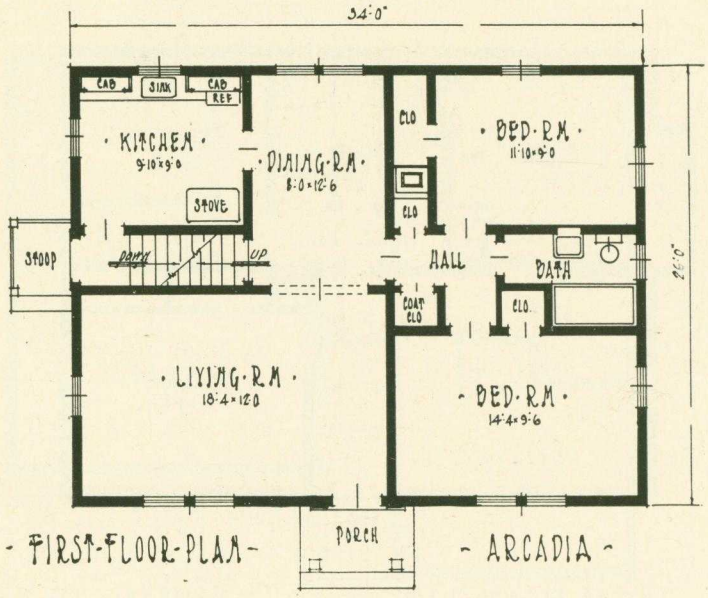


FIRST FLOOR PLAN - LAWTON -



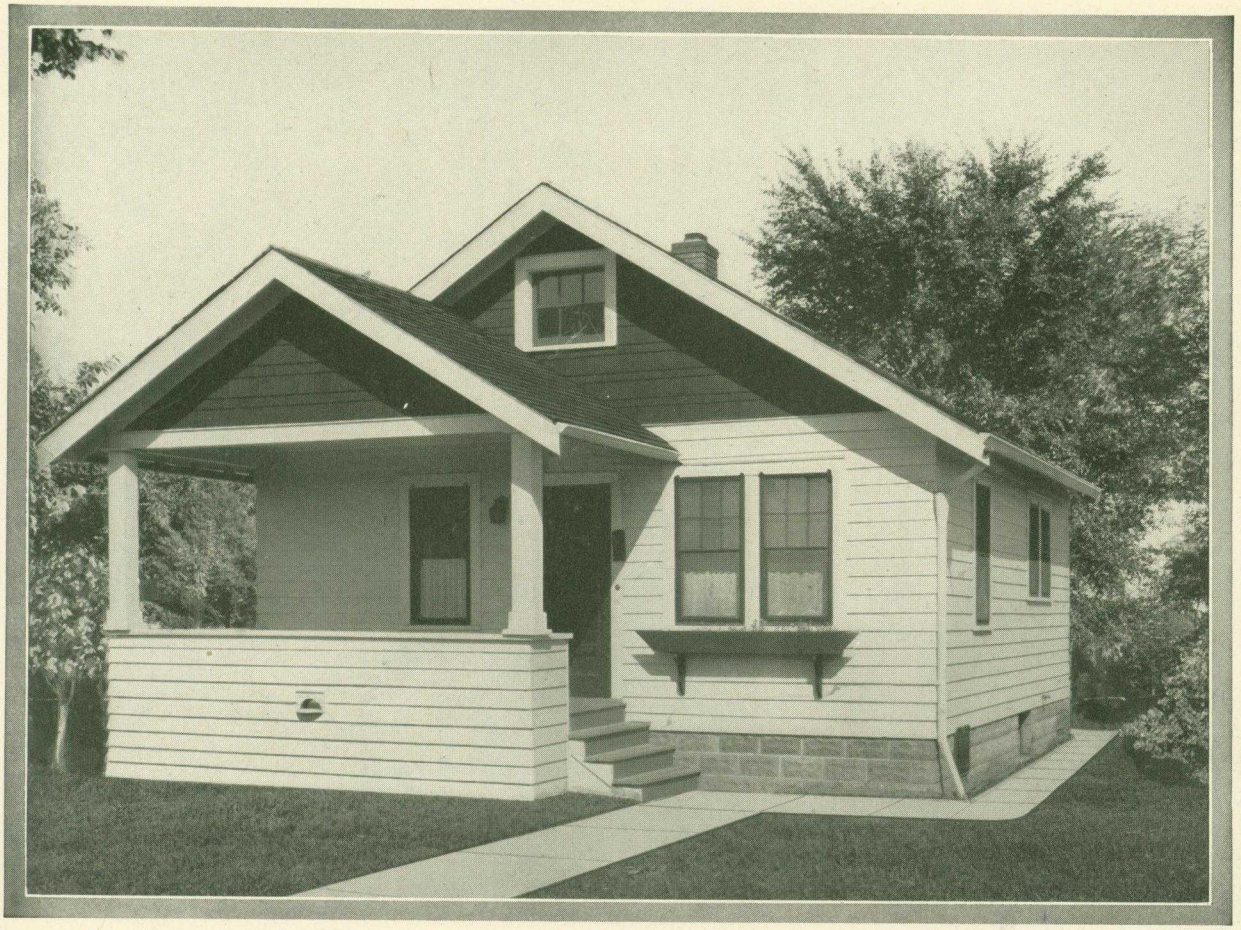
FIVE ROOMS, 26 X 34 FT.

The ARCADIA



NOT exactly a Cape Cod design, but approaches it. The clapboard treatment, perhaps, painted white with green trim will draw attention to the simple hominess of this cottage. All on one floor, and yet with two bedrooms with plenty of closet space, well arranged kitchen and there's a nice large attic for storage. You can't rent such a house as this, but you can pay for it like rent and own it. Why work for the landlord?

[19,450 CUBIC FEET]



FOUR ROOMS AND DINING ALCOVE, 24 X 28 FT.

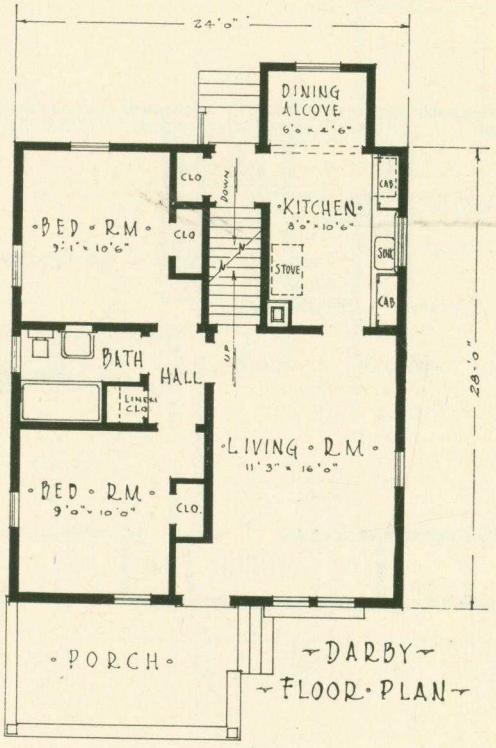
The DARBY

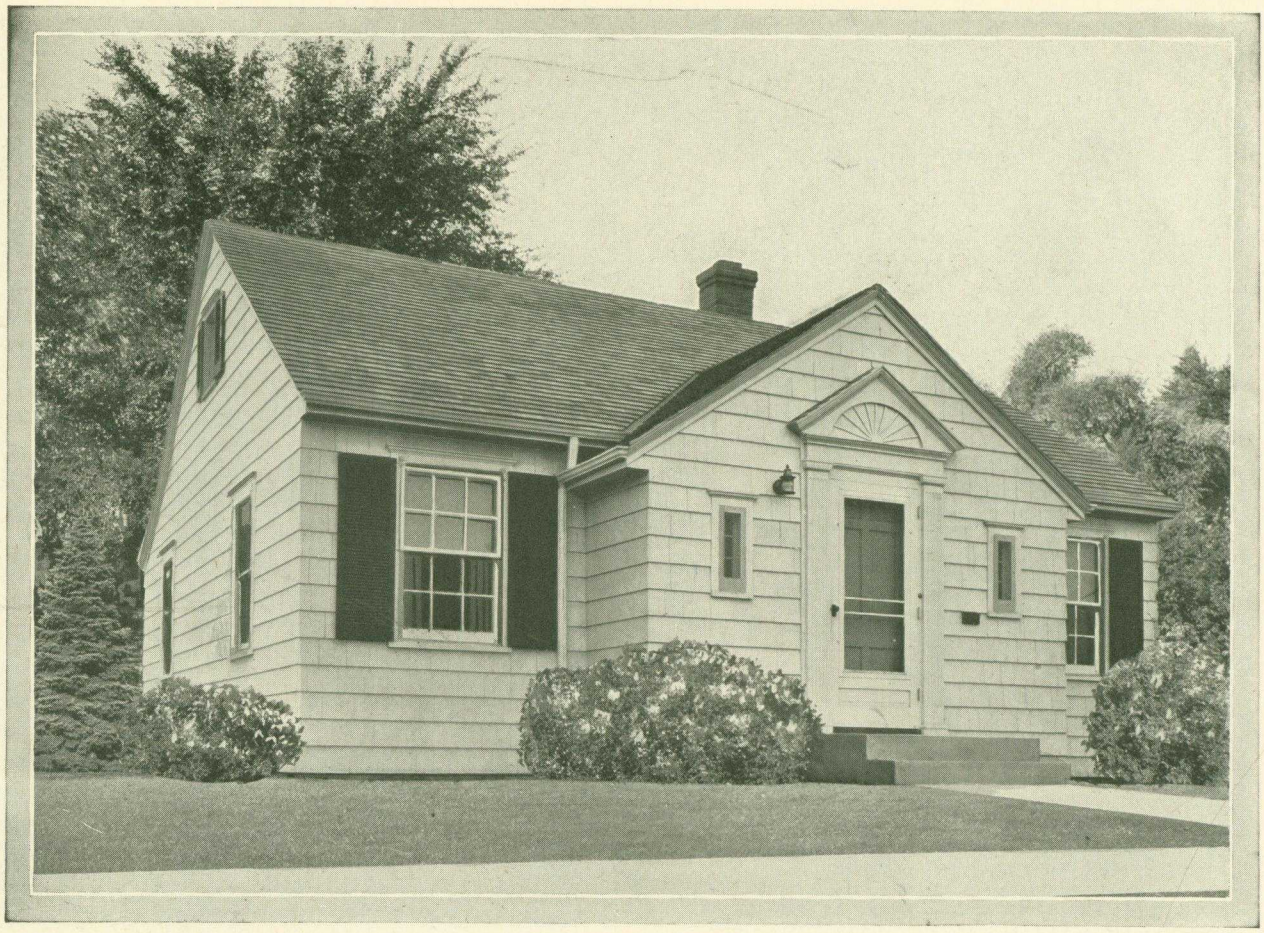
A TRIM little home for a small lot and limited purse. The dining alcove adjoining kitchen is a desirable feature. The porch suggests summer time comfort after the day's work. The attic has storage space. The large living room offers ample wall space for furniture.

The roof and gable, with shingles, suggests a brown stain typical of good looking bungalows.

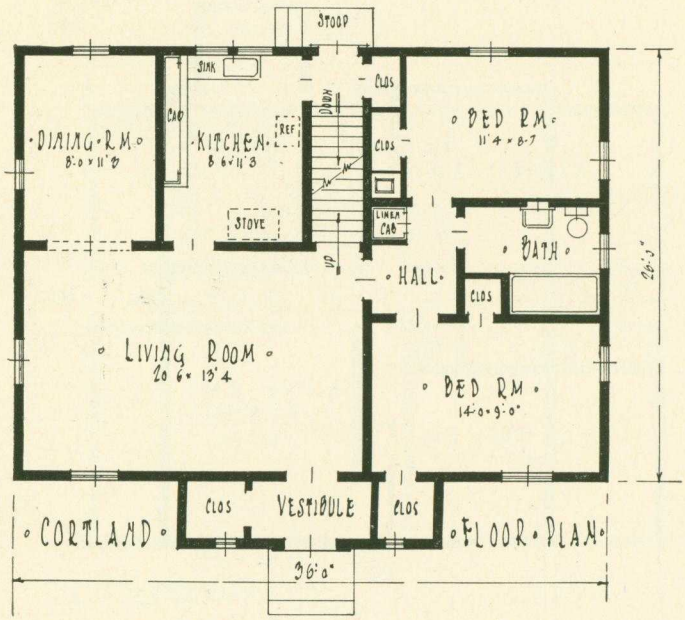
A neat little home for the family that does not need more than two bedrooms.

[16,150 CUBIC FEET]





FIVE ROOMS, 26 X 36 FT.



The CORTLAND

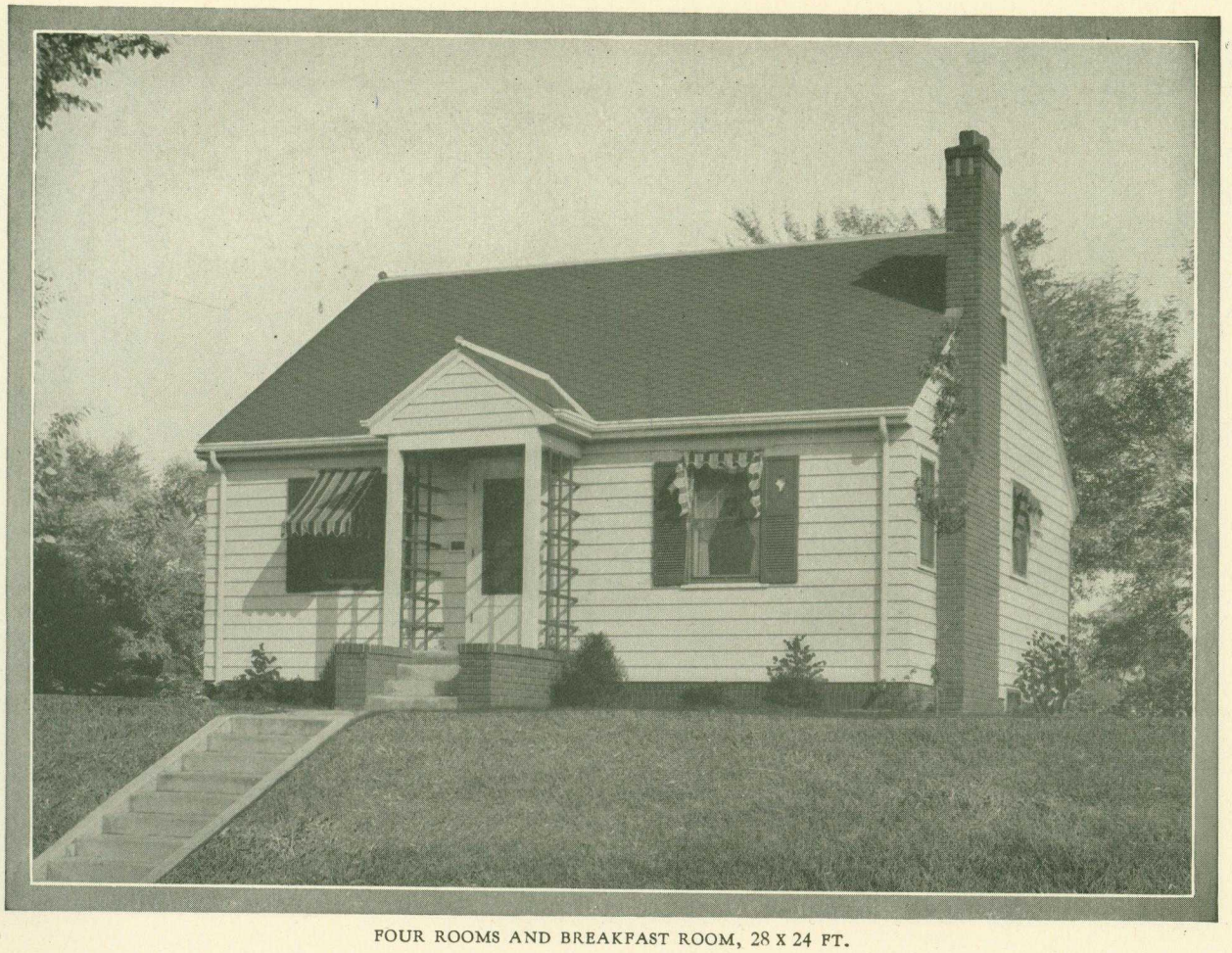
THE wide entry way not only gives this bungalow a pleasing appearance, but it provides a coat closet on one side, and a second closet to the front bedroom on the other; each closet has a window.

Note the three other closets, one in the rear bedroom, a linen closet, and one for brooms, vacuum sweeper etc. at the rear entry way. The attic has a large storage space, accessible by a stairway, and the basement rooms have interesting possibilities.

The kitchen has plenty of cabinet room and the sink is well lighted by a double window.

A bungalow of this type naturally takes a fairly wide lot, but that means more room for gardens and for children to play.

[21,800 CUBIC FEET]



FOUR ROOMS AND BREAKFAST ROOM, 28 X 24 FT.

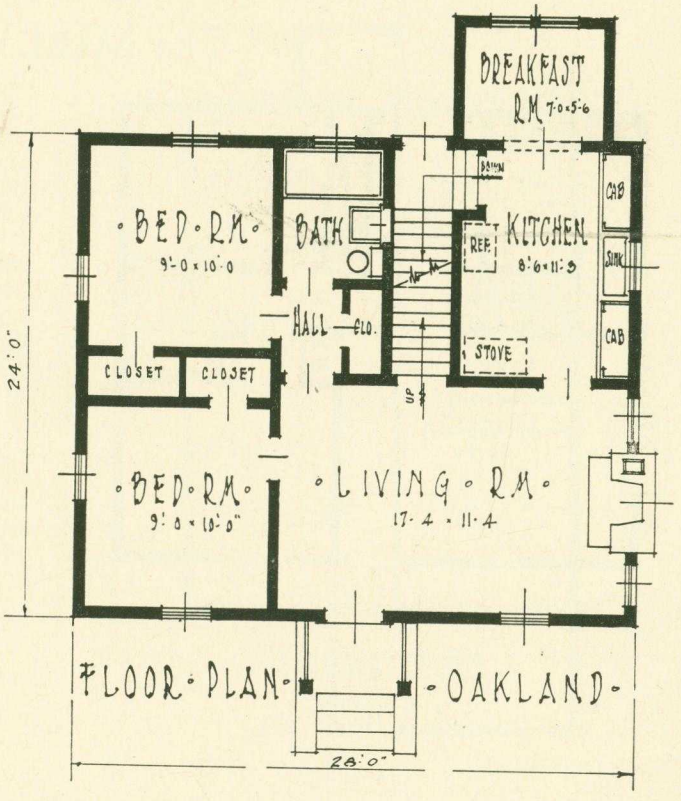
The OAKLAND

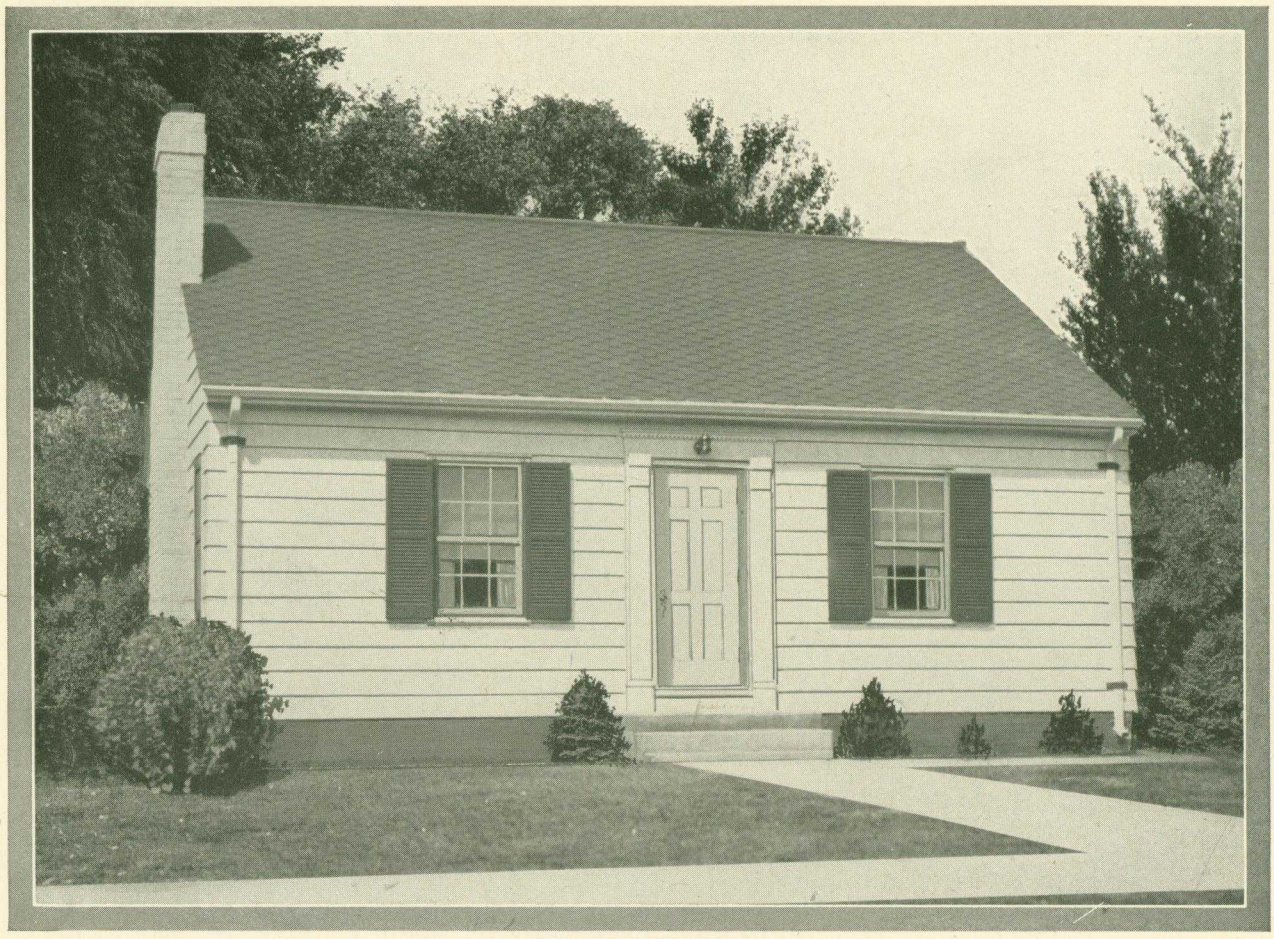
NEAT in outward appearance and compact arrangement of the interior make the Oakland a highly desirable low-cost home. Monthly payments on this house will surely be reasonable, considering that there are two bedrooms on the first floor.

It is appropriate that the large living room where the family spends its leisure hours and also entertains, should be the main feature of this home. The open fire-place adds comfort and coziness. Meals can be served here to large parties and the breakfast room off the kitchen, looking out upon the garden, will meet ordinary family needs. The two bedrooms and hall offer good sized closets, and the bathroom is tucked away conveniently. There is a stairway to attic, where additional bedrooms may be finished off in case of future need.

Stained shingles may be used in place of siding if preferred.

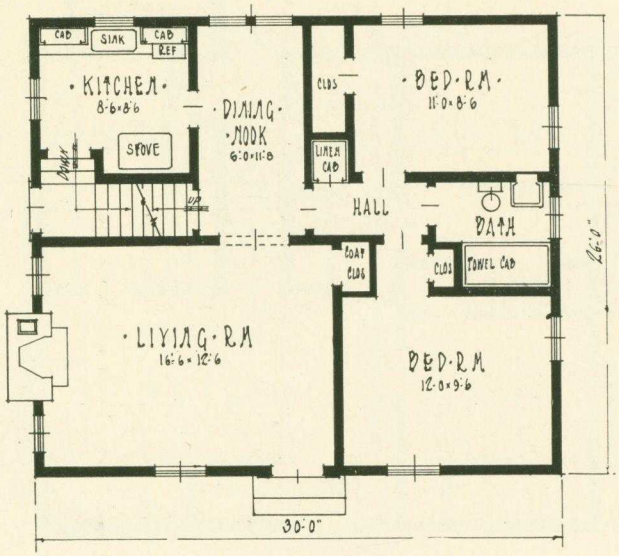
[15,350 CUBIC FEET]





FIVE ROOMS, 26 X 30 FT.

The MILLVILLE

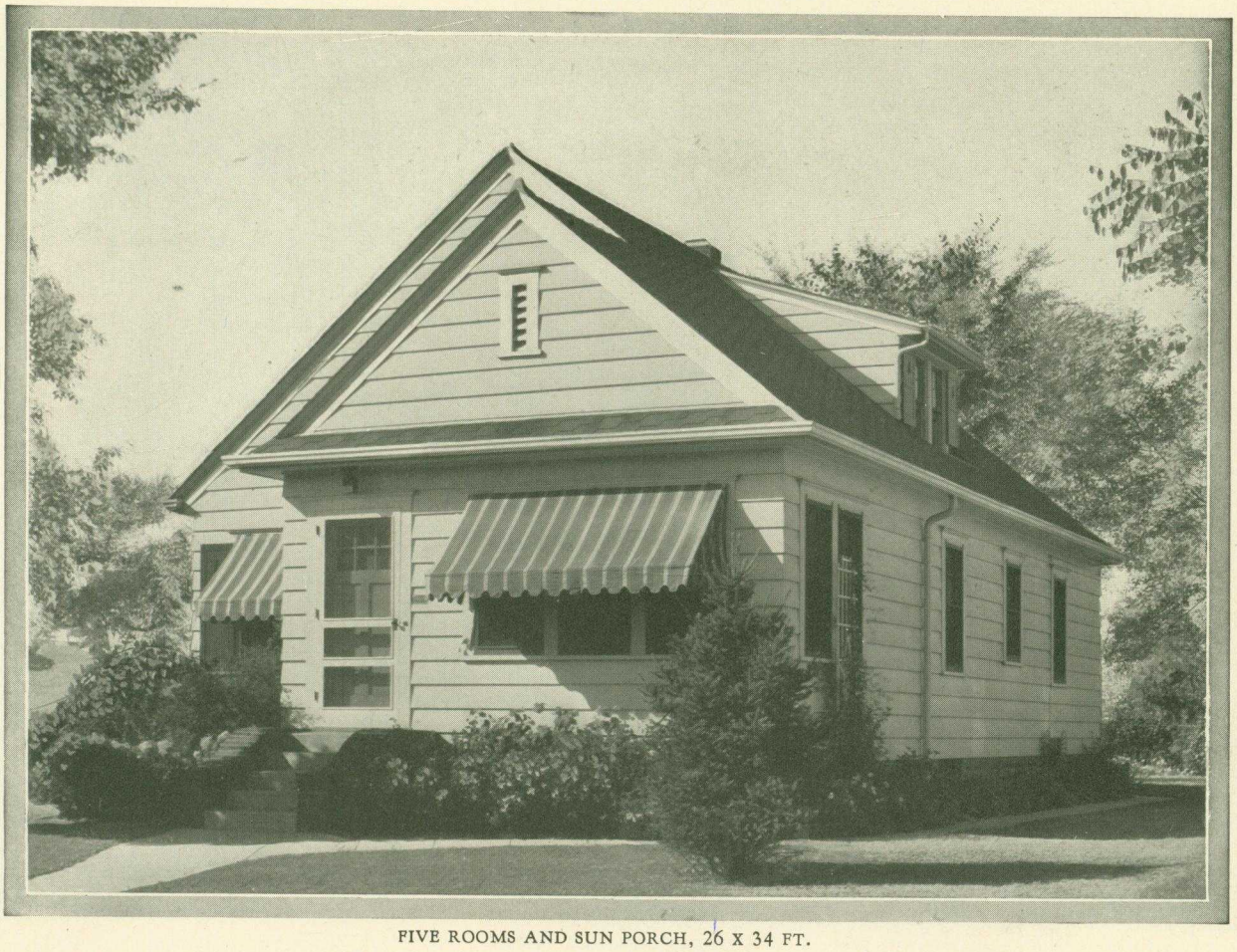


FIRST-FLOOR-PLAN-
~ MILLVILLE ~

ANOTHER Cape Cod design. You don't often see a fireplace in a cottage of this size, but here you have it. The plain roof, without dormers, gives the impression of a spacious interior. The roof might be painted green and the window shutters to match, making a nice contrast against, shall we say, white or light colored outside walls.

A home that will give a small family comforts not to be found in a rented house, much less in an apartment. And it won't require a large investment to build it, nor a great deal of ready cash.

[17,940 CUBIC FEET]

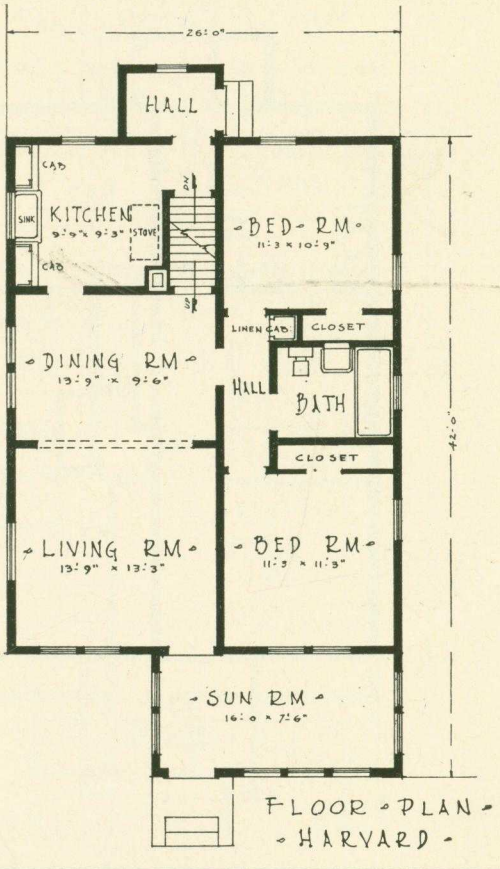


FIVE ROOMS AND SUN PORCH, 26 X 34 FT.

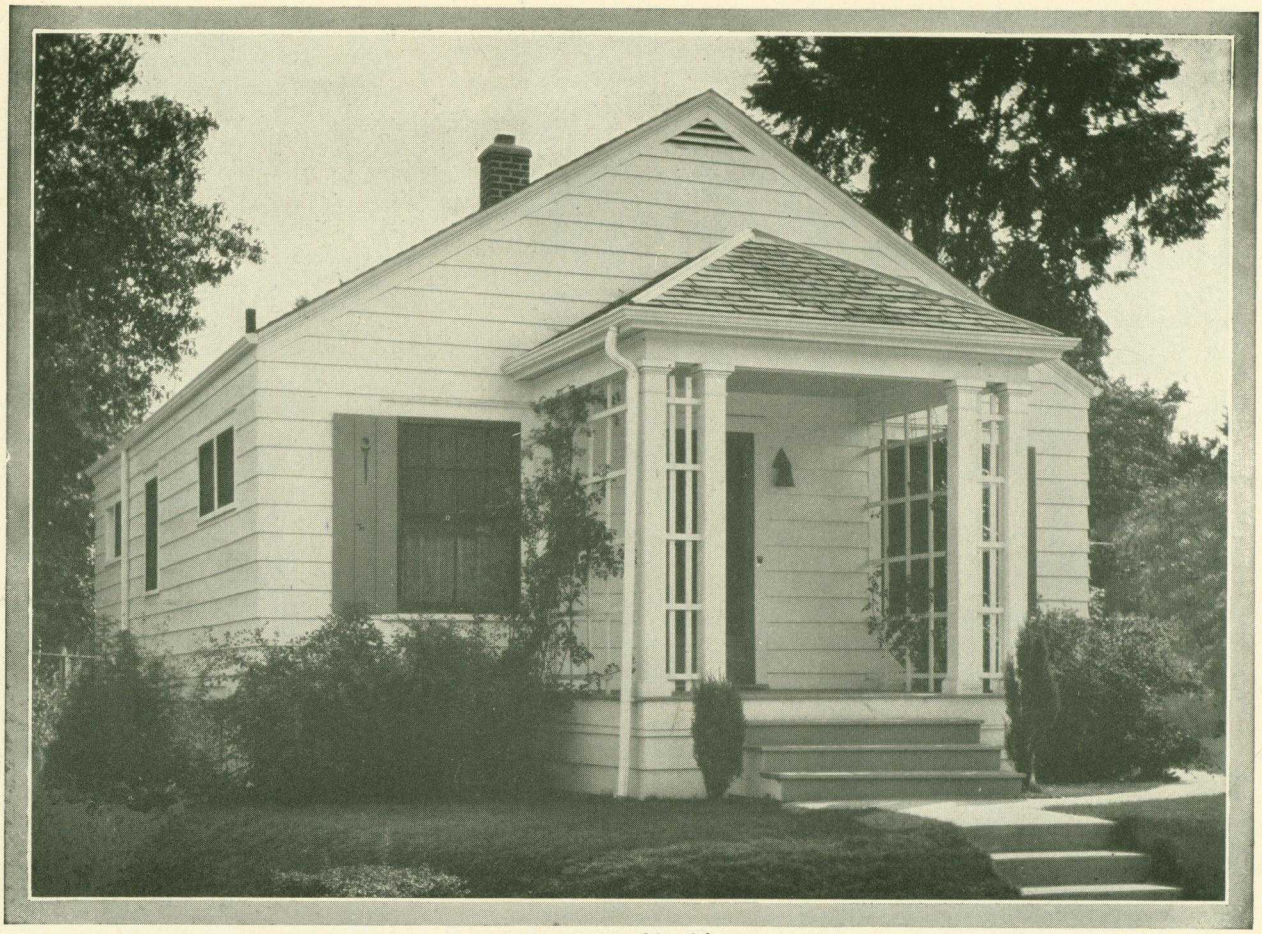
The HARVARD

A SNUG little Colonial bungalow in the lower cost class. The combined sun porch and entrance is a popular feature, making an extra living room in warm weather. The pleasant living room with arch separating it from dining room gives the effect of roominess to the living room. An unusual amount of closet space, considering the size of house. The kitchen is compact and convenient, with entry where the refrigerator may be kept. Stairway to attic, which may later be made into a good sized bedroom. An awning and shrubbery may give a pleasing color contrast to the white walls of the house, and roof of any desirable color. A modest home, but very livable and convenient for a small family of moderate income. Maintenance costs will be small, which is an item to consider thoughtfully.

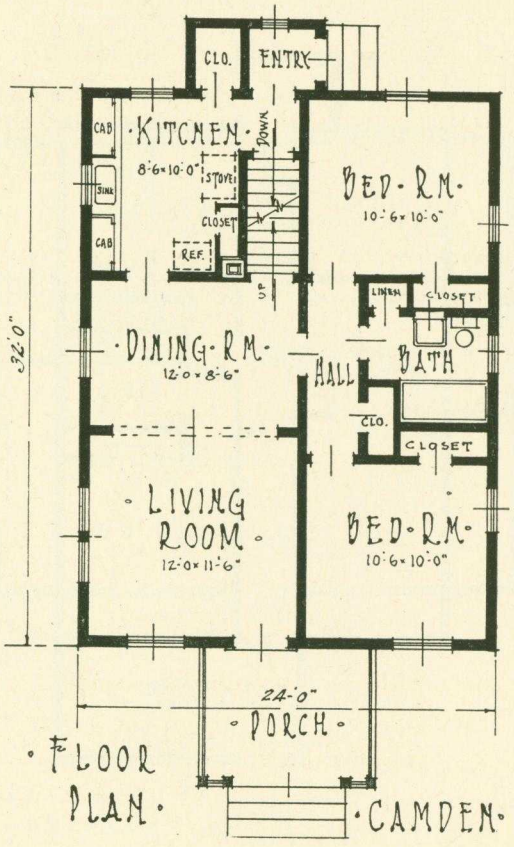
[20,850 CUBIC FEET]



FLOOR PLAN
HARVARD



FIVE ROOMS, 24 X 36 FT.



The CAMDEN

THIS Colonial bungalow is especially designed for a narrow lot. With a forty foot lot there will be ample room for a driveway.

It is a home of pronounced artistic merit, which may be enhanced with vines growing on the front porch trellis, and a judicious amount of shrubbery.

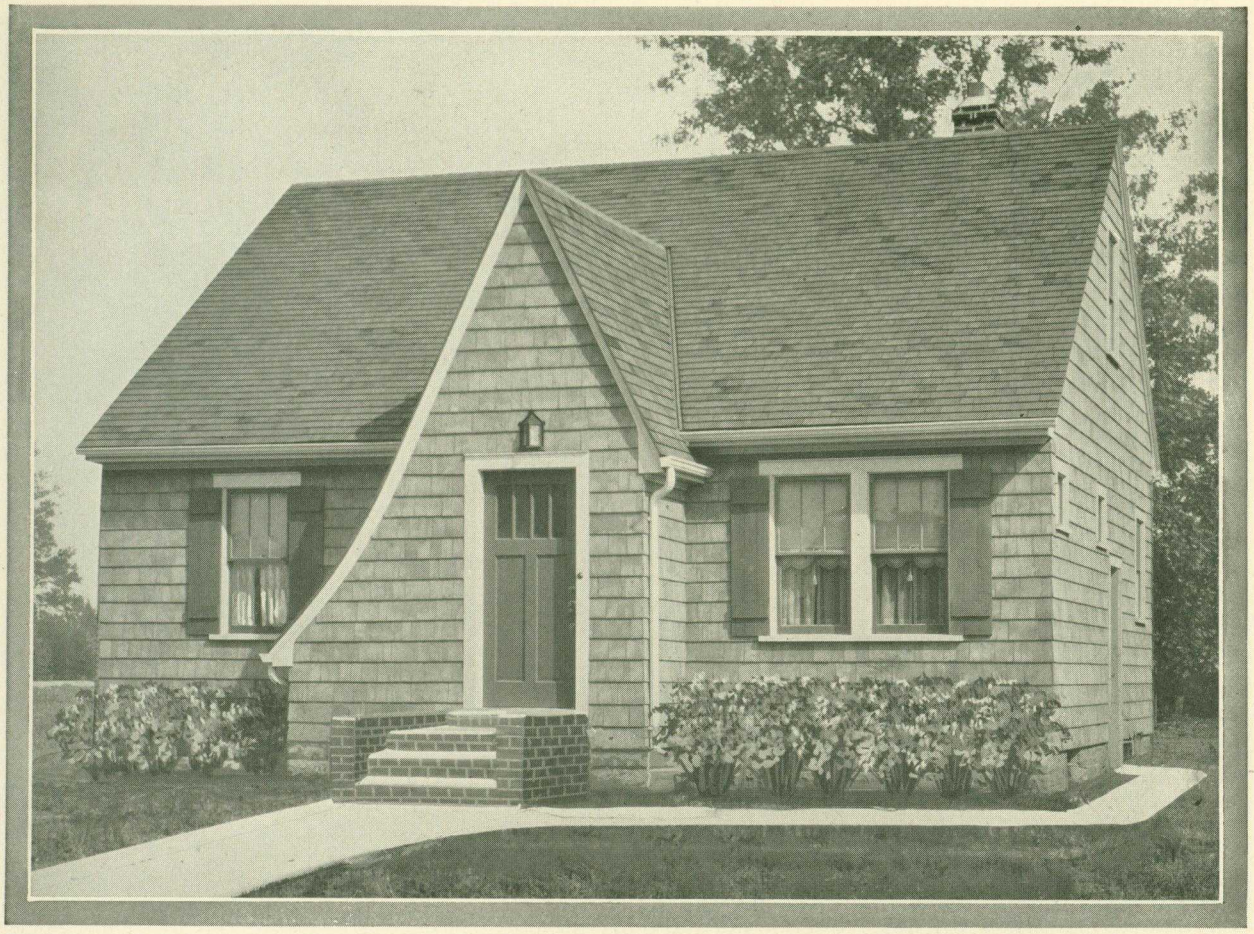
The living room, adjoining the dining room, with wide archway between, gives the impression of spaciousness. The bedrooms are, in effect, a separate apartment, shielded from the noise of radio or entertaining.

The kitchen is a housekeeper's delight. It has plenty of cabinet room, and a large closet for utensils and grocery supplies. A corner cupboard in the dining room could be added if desired.

While the house is delightfully attractive in architectural design it calls for nothing difficult in construction that would make it expensive to build.

Wide siding has been used but silver grey shingles laid five inches to the weather would be quite appropriate.

[16,900 CUBIC FEET]

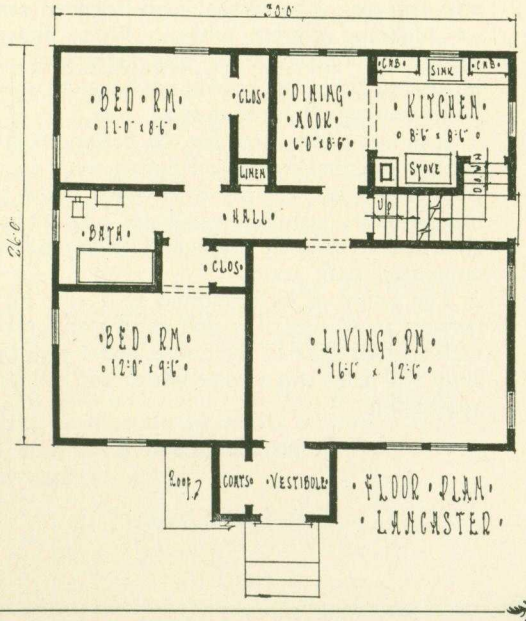


FOUR ROOMS AND DINING ALCOVE, 30 X 26 FT. OR 30 X 28 FT.

The LANCASTER

BECAUSE of its small size, the Lancaster can be very economically built. The dining nook replaces the dining room, thereby leaving sufficient space for two bedrooms on the first floor. The exterior suggests the English type bungalow, because of the peak and graceful slope over the doorway.

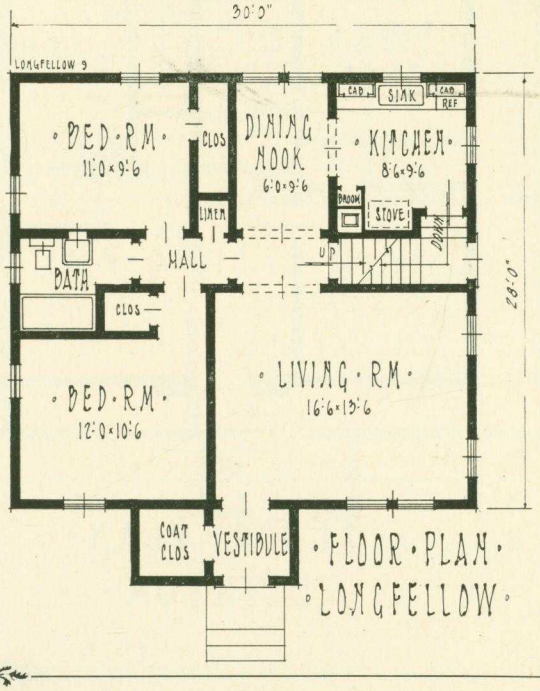
[18,200 CUBIC FEET]

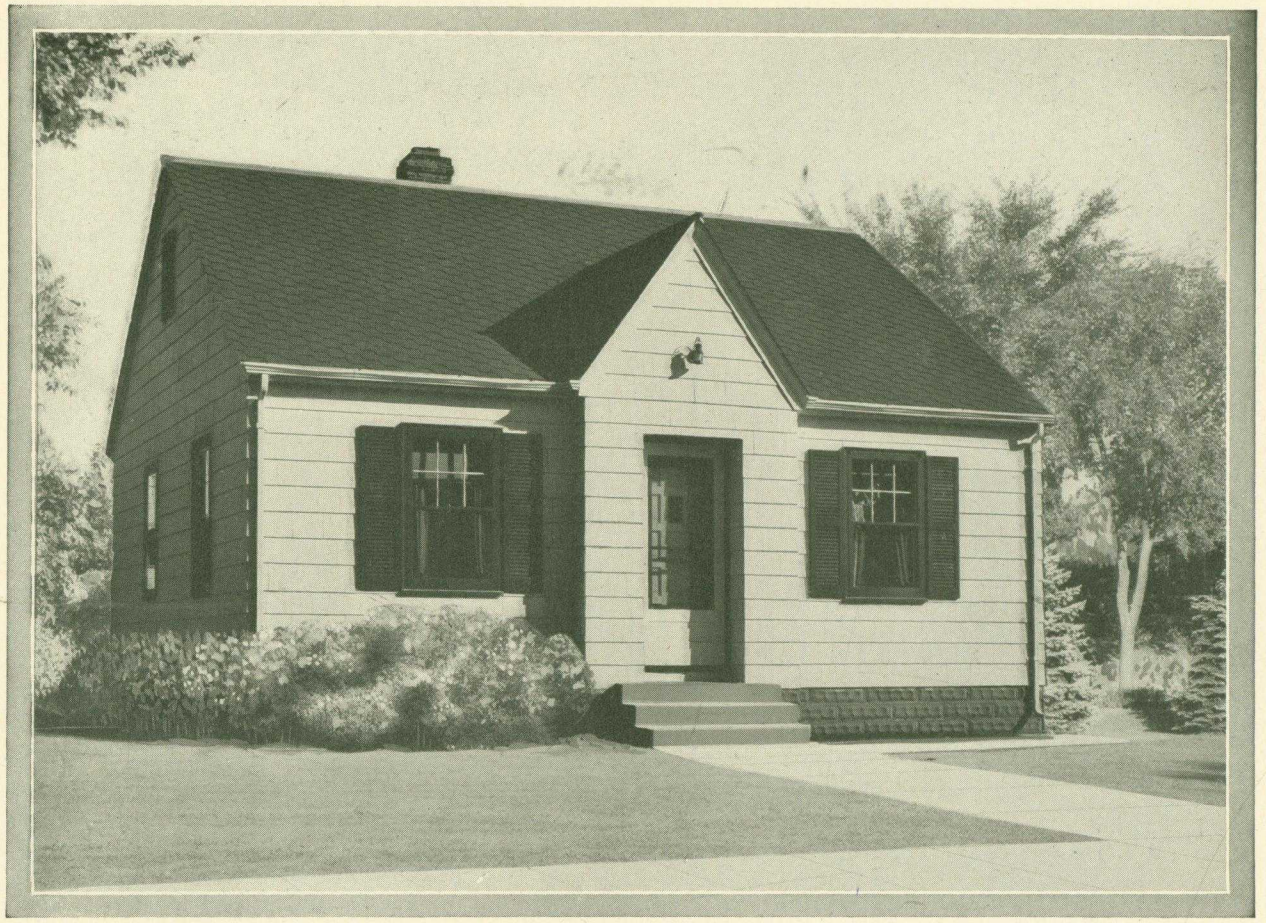


The LONGFELLOW

AN alternate plan, two feet longer in depth, thus giving slightly larger rooms. The exterior is the same as the Lancaster; but there is a minor re-arrangement in the floor plan. In both floor plans a stairway is provided to allow for additional rooms on the second floor if required later on.

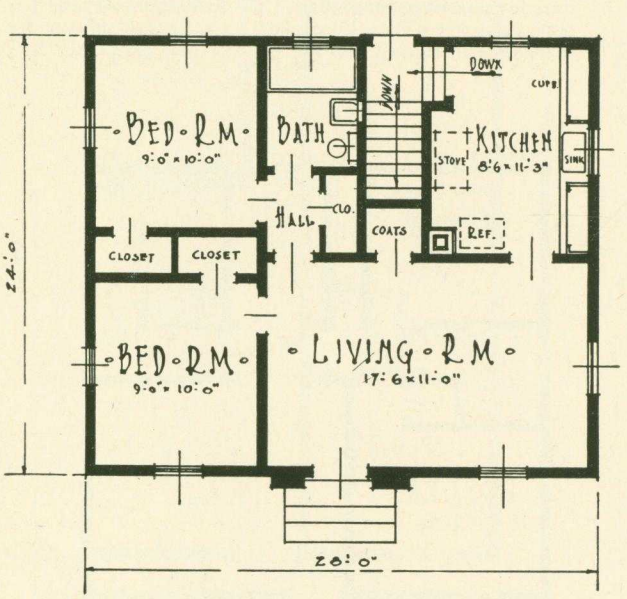
[20,200 CUBIC FEET]





FOUR ROOMS, 28 X 24 FT.

The CLINTON



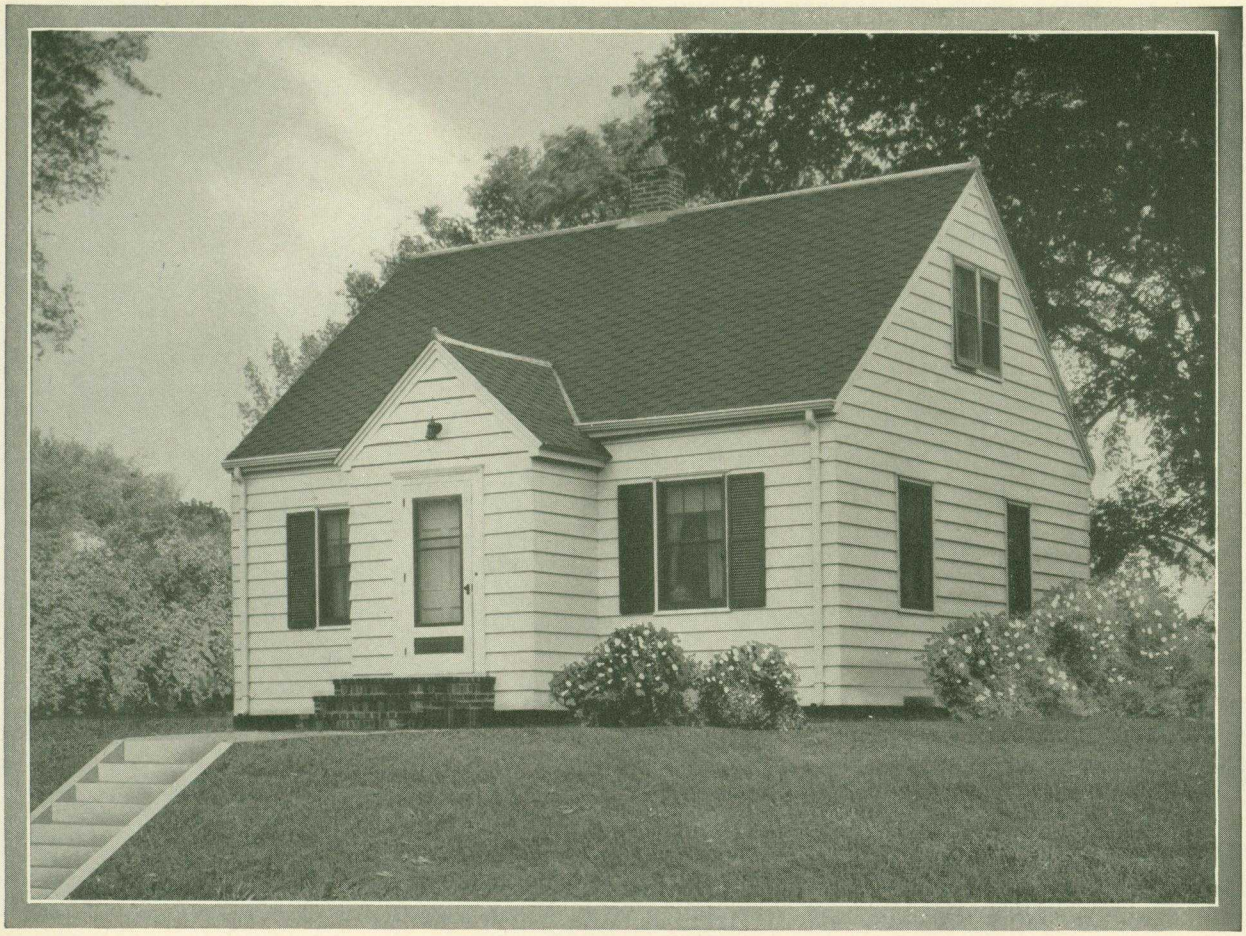
·FLOOR·PLAN·
·CLINTON·

A HAPPY combination of the Colonial and bungalow types is found in this inexpensive cottage. The simple, well balanced exterior suggests comfort within. Wood shingles are clearly indicated for this little gem of a home, but wide clapboards on the sides would be in keeping with the design.

It is but a few steps for the housewife from the combination living and dining room to any part of the house. For a low-cost home this one provides many conveniences such as large closets, conveniently arranged kitchen and well appointed bath room.

The house is well adapted to a city lot as narrow as 40 feet. A few shrubs and perennials nestled close to the house, and a well kept lawn will make this a home which will call forth admiration.

[15,100 CUBIC FEET]



FOUR ROOMS, 28 X 24 FT.

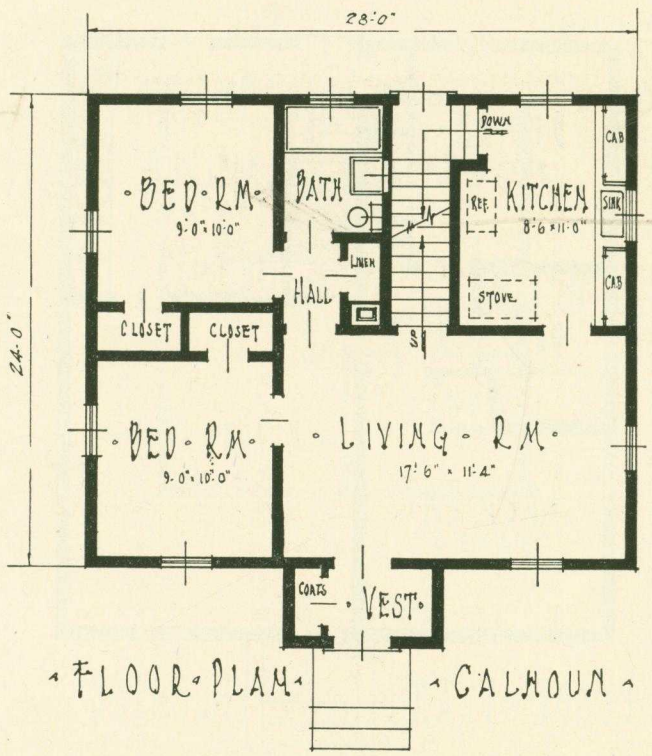
The CALHOUN

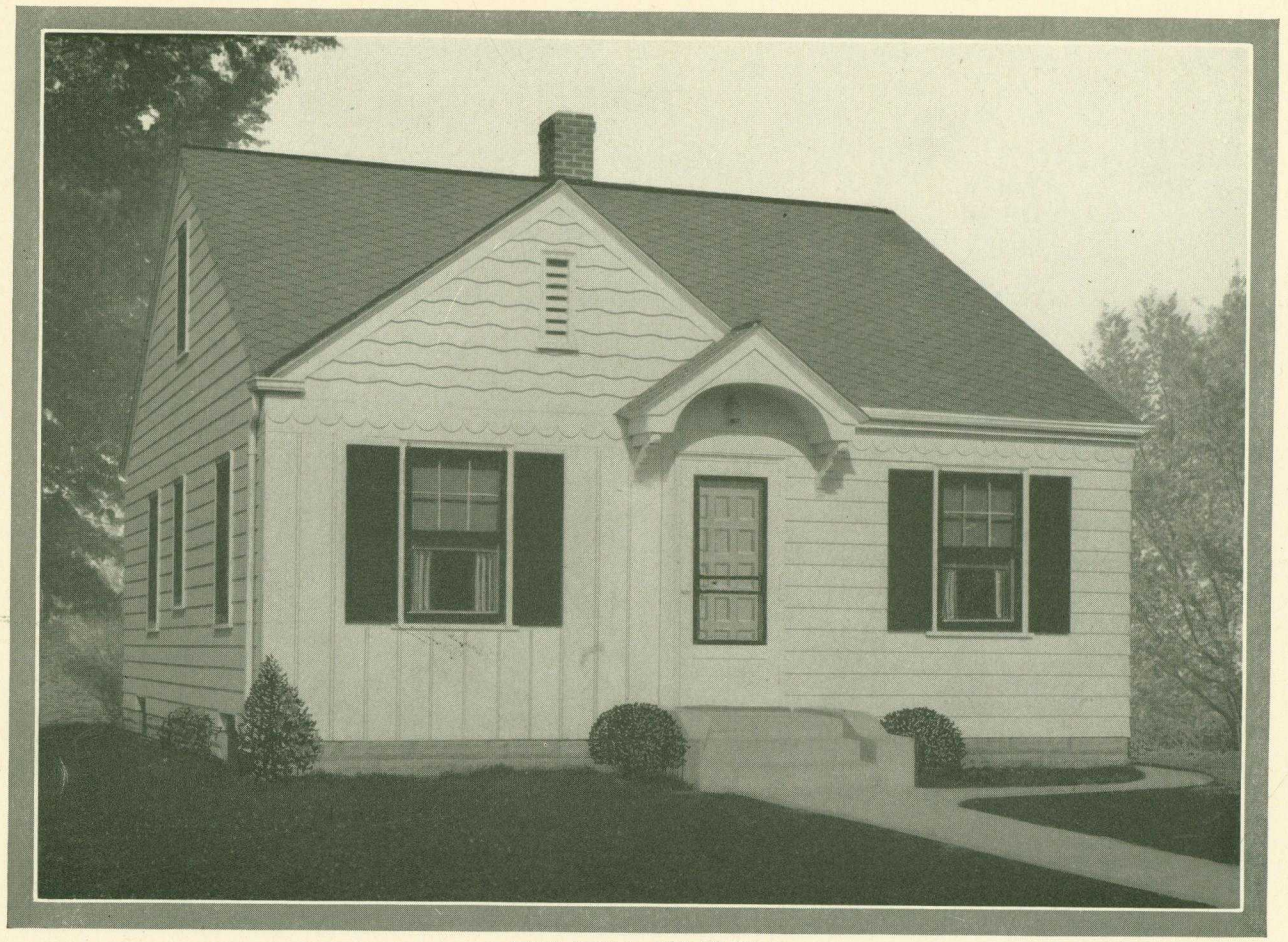
ALTHOUGH this attractive low cost Colonial bungalow is small in dimensions the space in it has been carefully utilized. The step-saving arrangement makes housekeeping easy. The stairway leads to an attic where there is room for two more bedrooms when family needs outgrow the present sleeping quarters. With a coat closet in the vestibule, a good sized closet in each bedroom, and linen closet in the hall, ample space is provided for things which require closet space. Kitchen cabinets are provided for on either side of sink.

The exterior is especially neat and attractive. With roof and blinds painted green, and siding white, a tidy appearance will be achieved.

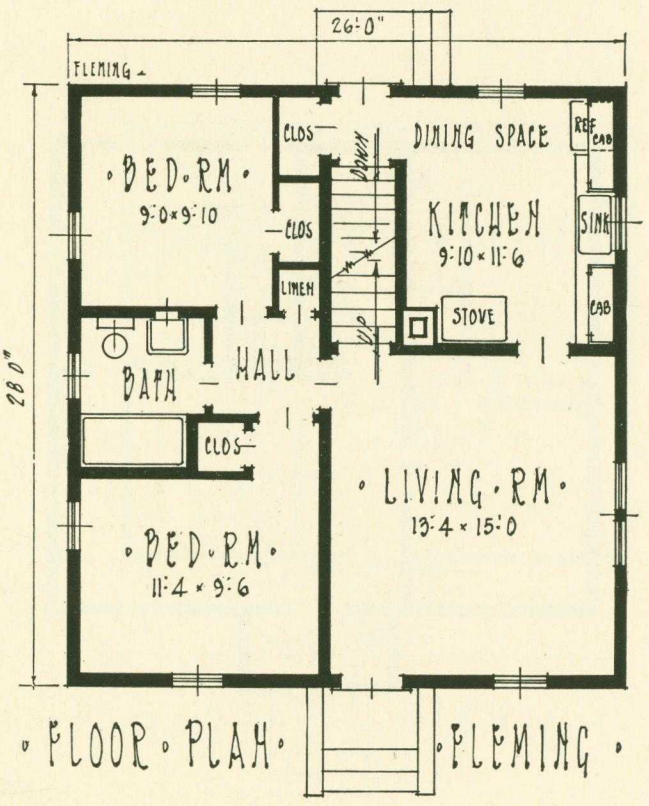
An excellent home for the small family which must count the dollars carefully. And an economical one in which to live after moving in.

[14,850 CUBIC FEET]





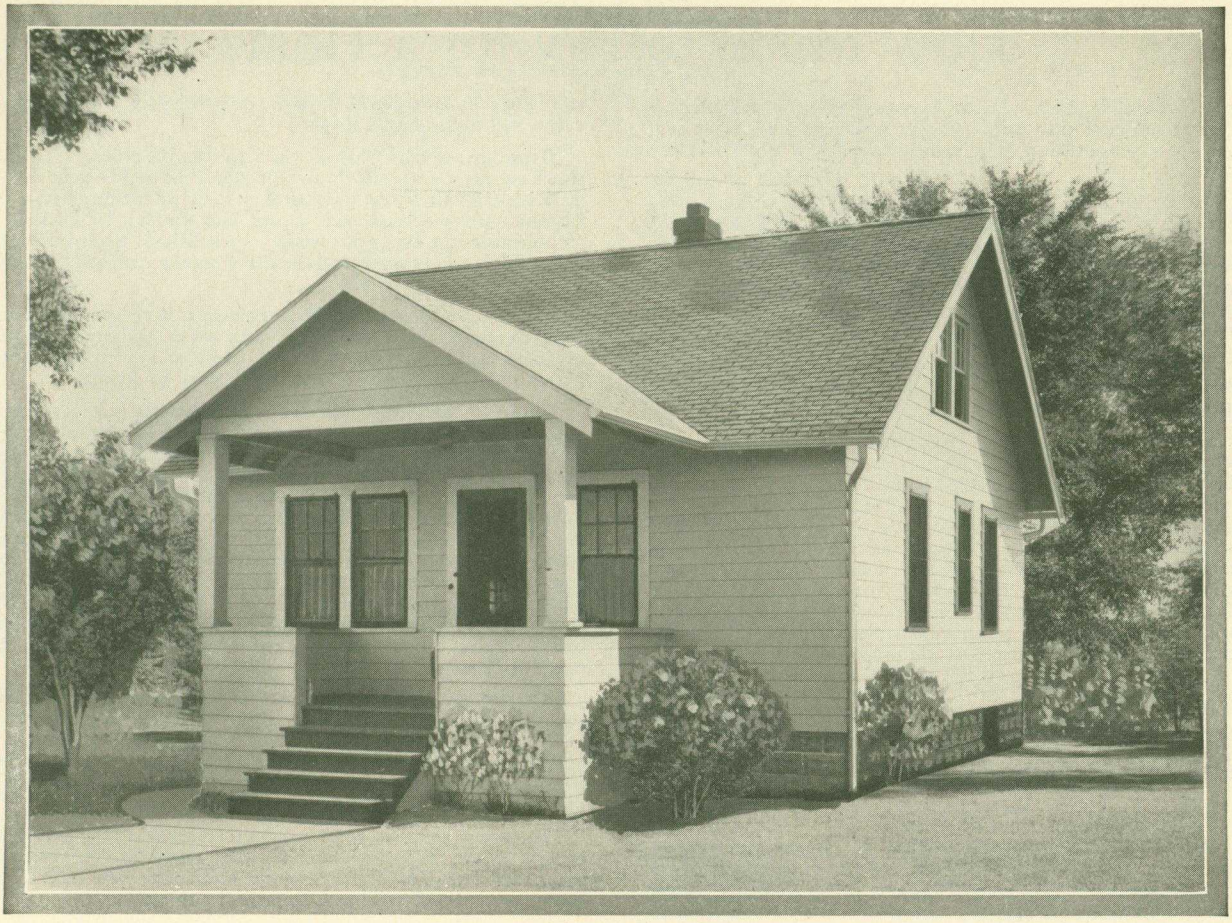
FOUR ROOMS, 26 X 28 FT.



The FLEMING

THIS snug little home reminds you of the Cape Cod houses which dot the land. Being square makes for low cost construction, without waste of standard lengths of lumber. Space is saved for the bedrooms by leaving large dining space in kitchen, where the chimney provides for burning wood or coal. All rooms have cross ventilation. An easy plan for step-saving housekeeping. Suited to a narrow lot. The treatment of front elevation is unusual; it can be changed to horizontal siding if desired, or shingles can be used. Room for a driveway if a 40-foot lot.

[17,400 CUBIC FEET]



FOUR ROOMS, 24 X 26 FT.

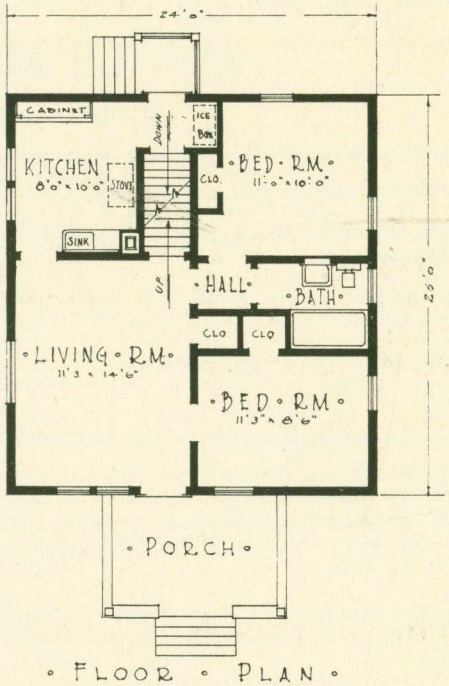
The BANGOR

HERE is an inexpensive yet attractive bungalow for the limited purse.

The end of living room serves for dining purposes, and two bedrooms on first floor to fill the needs of a small family. There is space in the attic to finish off another bedroom later when needed.

Shingled roof, with siding, and an outside color scheme will make this a home to be proud of and contented in. Can be built at low cost.

[14,350 CUBIC FEET]



FLOOR PLAN
BANGOR

How Much to Pay for a Home

MILLIONS of home loving Americans who are paying rent—and more than half of America's families are—might own homes of their own by making what is now rent money pay for them.

Under the old mortgage system, homes were built with relatively short term first mortgages, with second mortgages in addition, which made it a perpetual struggle to keep up payments and avoid foreclosure. Then came in a few short years the problem of renewals, with attendant expense, together with uncertainty as to whether the original lender was willing to renew; or, if not, whether money markets made mortgage funds available.

As the result, many homes, after a period of years, had cost, in interest, as much or more than the original principal of the loan,—with, perhaps a heavy lien still existing.

The Federal Housing Act has changed all this, much to the home owner's advantage. While under the old mortgage system it was ordinarily required that a first mortgage be limited to 60 percent of the entire cost of the home, while the second mortgage usually carried a higher rate of interest. Now one may borrow up to 90 percent of the cost of his home, have twenty-five years or less to pay, and discharge his mortgage in monthly payments, like rent, and not necessarily exceeding in amount the monthly rent he would pay for a home of the same value, or even less. This monthly payment would include interest, a small charge for mortgage insurance, another small monthly fee for servicing the loan, and a considerable proportion on the principal.

Under these conditions one who can make a down payment of 10 percent of the cost of his home (in which may be included the cost of his lot) it is easier now for the industrious citizen to own a home which will suit his family needs and which, with every monthly payment, comes nearer to unincumbered possession.

* * *

One who contemplates building a home should enter into his plans deliberately and study carefully every angle of the proposition. He should not engage himself to pay for a home too expensive for his income. Authorities say that one can safely incur an obligation to build a home of from 1½ to 2½ times his annual earnings in value. The man of large family needs more for food and clothing, and should stay nearer the lower limits, while the man with only a wife to support might well pay in higher limits.

There are several economies which may well be observed. A house which one expects to make his dwelling for life should be built of good materials and with honest workmanship. It should not be too large, for heat and upkeep depend much on size. Nor should it be too small to accommodate the family in comfort. Insulation, while increasing original cost, will be a perpetual saving of heating cost, and a constant source of comfort, in all seasons.

Location is important. It should be chosen in congenial surroundings, accessible to transportation, with sewer, gas and electricity available; conveniently near school or church, and in a friendly neighborhood, where property values are not likely to decline.

To secure the necessary financing, first select the general style and the size of a house that will suit your family needs. You can develop your ideas by a study of the plans in this book. Then, consult your lumber dealer or architect and get an idea of the cost of your home, with some rough sketches, indicating any modifications of the plan you select. With a good idea of the cost of your home, your lumber dealer or architect will direct you to the qualified lending agency where you may have a consultation regarding preliminaries, after which your application may be filled out, with the aid of the lending agency. The latter will have an appraisal made, and in due time the loan will be approved and your contract may be let. The lending agency will go over your plans expertly and point out to you any features which may need correction or modification.

The following table shows the basis of financing and monthly payments in homes of varying cost, from which you can get an idea of how much your monthly payments will be on the home you propose to build. These figures are offered by the Federal Housing Administration. They do not include taxes or fire insurance, as these items vary in different localities, even in different sections of town or city.

The figures are based on 25 years, with interest at 4½ %. A shorter term means, of course, larger monthly payments. The borrower has the privilege of paying off the entire obligation at any time, should his circumstances improve so as to make it possible.

Own your home! It is the birthright of every family. Pay for it while enjoying its comforts and security.

What it will Cost You to Pay for a Home Monthly Over a 25-year Period under the

SINGLE MORTGAGE SYSTEM

of the Federal Housing Administration

Federal Housing Administration appraised value of house and lot	$2,500.00	$3,500.00	$4,000.00	$5,000.00	$6,000.00
*Mortgage loan (90 percent of appraised value) insurable by Federal Housing Administration	2,300.00	3,200.00	3,600.00	4,500.00	5,400.00
Monthly payment to reduce PRINCIPAL and pay interest at rate of 4½ percent on the monthly reduced balances over 25-year repayment period	12.79	17.92	20.02	25.02	30.03
**Monthly payment on mortgage insurance	.92	1.28	1.43	1.80	2.16
TOTAL	$13.71	$19.20	$21.45	$26.82	$32.19

*The Federal Housing Administration will insure up to 90% of the valuation on mortgages secured by new construction, where the commitment is made before construction has started, and when the amount of the loan is not over $5400, and the property is to be occupied by the owner.

**Monthly payments on mortgage insurance is figured on the basis of one-half of 1% on reducing balances. This payment becomes smaller each year.

Each year's taxes and premiums for insurance against fire or other hazards are likewise paid in monthly installments covering one-twelfth of each year's taxes and insurance premiums. They are paid monthly to the mortgage lending institution in the same payment which covers interest, principal, mortgage insurance, and service fee.

NOTE: Mortgage lenders may collect an initial service fee of not more than 2½% of the principal amount of the loan covering new construction, where inspection and partial disbursements are made; and 1% on loans secured by existing construction.

All figures in this chart are based upon the maximum permitted rate of interest. In sections of the country where prevailing interest rates are low, lending institutions may, at their discretion, elect to charge lower rates in line with local practice.

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Your lumber dealer will readily answer any questions in regard to plans and blueprints, approximate costs or, the proper materials.

Other Brown-Blodgett plan books available are

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THE HOME BUILDERS' BOOK

LOW COST COTTAGE BOOK

MODERN FARM AND SUBURBAN BUILDINGS

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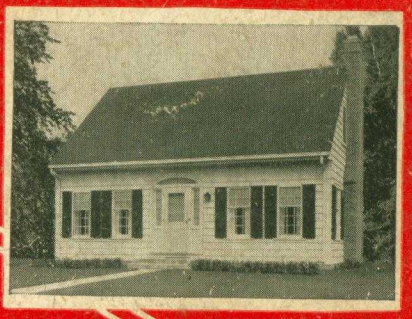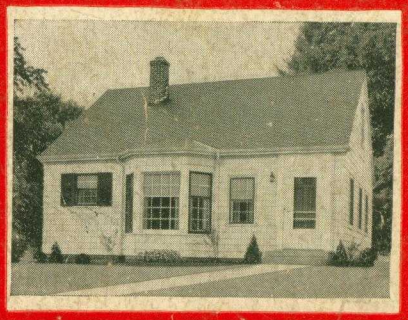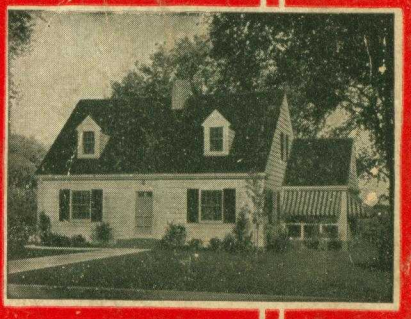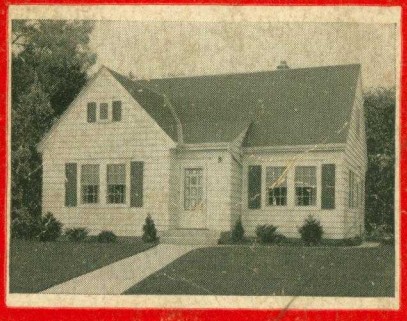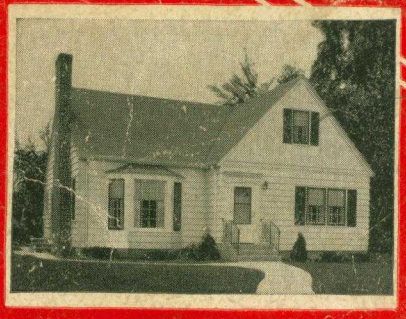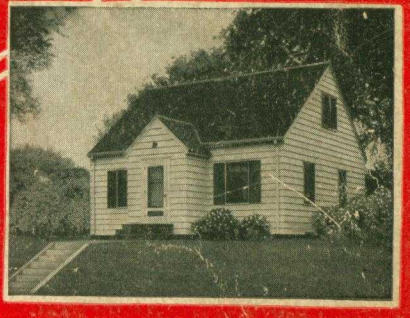
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